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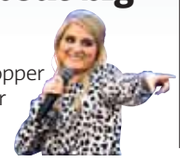
City's construction boom unearthing dangers in our soil

Experts warn of contamination of agricultural land and groundwater from toxic downtown dirt PAGE 4

People still love songs about big butts

Just ask chart-topper Meghan Trainor PAGE 17



NEWS WORTH SHARING.

Tory's SmartTrack plan big leap forward

Your Ride: Day 5. Bold transit idea raises tough questions, but let's focus on what it promises to offer

EDWARD KEENAN
torontoletters@metronews.ca

Under sustained questioning on the specifics of his SmartTrack transit plan from reporters and editors at Torstar News Service last week, John Tory waved off doubts.

"This is going to happen because it's bold," he said. That sums up a lot about both the appeal and the drawbacks of his plan. SmartTrack has dominated debate in this election for two good reasons:

1. It is bold: By a large margin, it is the most interesting and potentially transformative transit proposal put forward in this election campaign.

2. It raises a lot of difficult questions about its implementation and financing, to which the only immediate answer is that Tory is confident that "this is going to happen."

Today let's talk about the appeal; tomorrow, we'll look at some potential problems.

SmartTrack piggybacks on provincial plans to electrify existing GO tracks and provide frequent all-day service. Tory sticks his nose — and the city's — into that process by suggesting specifics about how it should operate, adding a bunch of new stops in Toronto (through downtown, Scarborough and Etobicoke), and making it available with regular TTC fares.

He maps it out to cover all the major, quickly growing employment centres in the GTA (which requires building new track to get to Mississauga's Airport Corporate Centre). He also commits Toronto to pick up $2.5 billion of the cost to get it done properly.

Your take

Keep sending in your thoughts via torontoletters @metronews.ca

Much of this is very good: It would give many riders a viable alternative to the clogged subway lines, and provide riders commuting from Toronto to jobs in Mississauga and Markham another alternative to driving. Providing better transit to those employment areas could give them a chance to grow even more, which will be good for the region's economy.

This plan would also make sure GO's plans don't leave Torontonians out, and integrate its service into the TTC network.

That's the promise, a big leap forward for transit service and thinking in Toronto and the 905. But there are important questions about potential problems.

And I find Tory's answers disappointing. Tomorrow we'll talk about that.

MARATHON KING

A joyous Laban Korir, of Kenya, is hoisted in the air by a team member after winning the Scotiabank Toronto Waterfront Marathon on Sunday. More than 26,000 participants, including a number of elite athletes from around the world, ran the annual charity marathon. The women's winner, for the second time, was Ethiopia's Mulu Seboka.

RICK MADONIK/TORSTAR NEWS SERVICE

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Affordable housing takes the stage in mayoral race

TCHC. How will top candidates tackle one of the biggest issues facing our city?

Affordable housing has emerged as a key issue in the Toronto mayoral campaign.

It's also one of the most complicated.

Promises for affordable housing are piling up along the campaign trail — a complete review of Toronto Community Housing Corp., more money for repairs at the public housing agency's properties, and incentives for developers of residential properties.

But none of the pledges by Toronto's mayoral candidates tackle what economists say is the fundamental question when it comes to affordable housing: Should a municipality own and operate its own housing stock or provide rent subsidies to people with low incomes and allow them to decide where they want to live?

Housing crisis

Today, more than $2.6 billion is needed for capital repairs on the aging buildings over the coming decade, according to TCHC. The agency owns about 2,150 buildings, nearly half more than 50 years old.

- About one-third of that funding has been secured from city coffers. The agency is working with the city to call on the province and Ottawa to offer up the remaining $1.72 billion. Toronto's new mayor would be expected to lead the charge.
- Meanwhile, the wait list for affordable housing climbed to nearly 170,000 in June of this year.

Olivia Chow and John Tory argue a point at a recent mayoral debate hosted by the Empire Club. The mayoral candidates have different approaches to tackling the issue of affordable housing. RICHARD LAUTENS/TORSTAR NEWS SERVICE

Economists point out that, in general, housing policy is a "misconceived solution to problems of poverty," said William Strange, professor of business economics at the University of Toronto's Rotman School of Management.

"It turns out to be very expensive to provide people with housing from public authorities. Many economists would say if you want to address issues of poverty, give people the money and let them decide how they want to spend it on housing."

Much depends on whether the municipal housing agency is well-run and whether the properties can be properly maintained over many years, said John Andrew, an assistant professor at Queen's University who focuses on real estate.

However, providing rent subsidies to people with low incomes doesn't address the stigma they face.

"If you have people who are receiving the rent subsidy that are not able to compete on equal footing with other potential renters, that can be problematic," Andrew said.

TORSTAR NEWS SERVICE

Housing promises

What the candidates say

John Tory has pledged to spend $864 million on overdue repairs at TCHC buildings and will press Queen's Park and Ottawa to do the same.

Tory has also promised to expand the rent supplement program and to strike up a task force of city councillors, tenants and housing experts to review and recommend changes to TCHC, as the public housing agency is known, and report back in six months.

Olivia Chow would ask developers to voluntarily set aside 20 per cent of new residential tower developments for low-income renters — a measure that would create approximately 15,000 new, affordable units over four years.

Chow, who grew up in low-income housing, says that she would also defer development charges on the affordable units for 10 years, or longer if the properties stay accessible to low-income rents.

Doug Ford's official election platform doesn't mention affordable housing, but he has told reporters that he developed a "passion" for social housing while working alongside his brother Rob Ford.

Ford has said that he would sell decrepit TCHC properties and use the proceeds to fix up the rest, and that improving living conditions in public housing would be his top priority. He has also pledged to conduct a thorough review of operations, and put any savings back into repairs.

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Toxic downtown dirt getting dumped in farmers' fields

Lax rules, no tracking system. Farmers finding dangerous chemicals in soil brought from city excavation sites

Toronto's construction boom is unearthing massive volumes of soil contaminated with dangerous heavy metals and petroleum, but it's nearly impossible to know where the dirt is going because Ontario doesn't track it.

Instead, thousands of tonnes of toxic earth taken to prime farmland from downtown condominium projects are usually discovered accidentally — by neighbours who report bad odours from soil that is supposed to be "clean."

Long-term, experts warn of contamination of agricultural land and groundwater, often in the Greenbelt or Oak Ridges Moraine.

Landfill operators say the final destination of the tainted soil is a mystery. At a time when excavation projects have spiked, there's been a dramatic drop in the number of trucks taking the dirt to the special landfill sites that can safely manage toxins, said Rob Cook, executive director of the Ontario Waste Management Association.

That leads to the "potential for large amounts of contaminated soil being improperly managed," Cook said.

Ontario's lucrative soil industry operates with little government oversight. There's no regulated tracking system, no proper definition for "clean" soil and not enough rules to govern where the soil is taken.

Torstar News Service asked the province and various agencies to provide an accounting of where all the soil from big dig projects like the Pan Am Athletes' Village and downtown condominium sites was dumped. Neither the province nor any other agency could provide the information.

Environment Minister Glen Murray told Torstar in an interview that better controls are needed to deal with what he termed a "serious issue" that for him is at the "top of environmental and economic concerns" in Ontario.

Here's what we know: In peak construction years, up to 50 million tonnes of dirt are excavated in Ontario projects, most from the greater Toronto region, at an annual cost of $1.7 billion, according to the Residential and Civil Construction Alliance of Ontario. Industry experts say that roughly 15 per cent of that soil, as much as 7.5 million tonnes, is contaminated and should go to approved landfill or remediation sites. How much of those 7.5 million tonnes went to approved sites is unknown.

Peterborough County farmer Ruco Braat alleges he was promised clean fill but ended up with truckloads of contaminated soil. DALE BRAZAO /TORONTO STAR

So where's all that dirt going? It's impossible to miss the dump trucks. They thunder across country roads to the north, east and west of Toronto.

Sheep farmers Ruco and Kimberly Braat agreed to accept loads of soil in the summer of 2011. The couple and their two children live in the Peterborough County hamlet of Bailieboro and needed earth for the base of a barn.

Two men were offering free soil to farmers and Braat said he agreed to take hundreds of truckloads — with the strict proviso that it was clean. Later, a neighbour who wanted some for his property had it tested. The results were horrifying.

The pile of dirt their kids had been sliding on a few days earlier was steeped with polyaromatic hydrocarbons and heavy metals like barium, cadmium, copper and lead. The family complained to the provincial environment ministry.

After an investigation, the ministry filed Environmental Protection Act charges against soil contractor Green for Life (Toronto's garbage collector) and a soil broker called Earthworx. No one from Earthworx would comment.

GFL's president and CEO, Patrick Dovigi, said his company was not to blame for the toxic soil on the sheep farm. He said another contractor dumped the bad soil. The case is still before the courts.

According to Dovigi, GFL has been unfairly ensnared in several ministry investigations because it relies on the "hit and miss" accuracy of soil contamination tests done at the construction site by the "qualified persons" (called QPs) hired by developers. Dovigi's point is that his company is paid to haul dirt, not conduct scientific tests.

"The QP," said Dovigi, "is the kingpin. It's not our fault if they say the soil is clean and it turns out they're wrong."

The results of soil contamination tests are included in the developers' "soil management plans," documents that critics say the ministry could collect and analyze. Currently, the ministry is only required to oversee "adverse" impacts under the Environmental Protection Act.

Go to metronews.ca for the full story. TORSTAR NEWS SERVICE

A big, dirty business

Toronto's excess dirt ends up in quarries, farmers' fields or "aerodromes," the federally regulated landing strips in the country that offer landowners a loophole to circumvent municipal soil rules.

- Many of these so-called airways take in hundreds of truckloads of dirt each day.
- Landowners who take the soil get between $30 to $50 for each load. With at least 150 trucks a day, the annual earnings can be $2 million or more.

Quoted

"The QP is the kingpin. It's not our fault if they say the soil is clean and it turns out they're wrong."

Patrick Dovigi, GFL's president and CEO
referring to the "qualified persons" hired by developers to test soil

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Police honour bar workers who saved baby's life after street birth

Parkdale. Two bar workers were given the Toronto police's Community Member award for helping out a woman who gave birth on the streets

The woman stood in the thick of winter, wearing men's clothing several sizes too large. Vacant eyes, dirty fingernails, weathered skin. She screamed about wanting to go home, though she would later say she lived "nowhere."

Blood and bodily fluids seeped into the woman's pants as she walked. The cold had masked the smell, but two passersby could immediately tell something was wrong.

Another voice — crying and higher-pitched — interrupted the woman's screams. She had just given birth.

It was a morning in March this year that Lindsay Wood and Ryan McDonald would never forget.

The bar workers — who were heading home after work in Parkdale that day — were given the Toronto police's Community Member award on Sunday for the "unselfish assistance" they rendered. They were among 29 people honoured.

"The child was in her pant leg, in her sweatpants," Wood said. "We found out later that morning it was a boy."

Wood and McDonald stopped the woman while they tended to her and called the emergency services.

The baby's umbilical cord was still attached. McDonald, who was on the phone, was told that the baby could not be removed from the position without paramedics. Wood held the baby up through the woman's right pant leg.

A policeman would later arrive, and he and McDonald took over cradling the baby while they waited.

Quoted

"If you take us out of the equation, I don't think that baby would have survived."

Ryan McDonald

"If you take us out of the equation, I don't think that baby would have survived," McDonald said. "And, I don't know, maybe she (the woman) wouldn't have survived."

Both McDonald and Wood would see the woman again just two weeks later, though she did not recognize them.

Wood saw her panhandling outside a liquor store, again unkempt and in men's clothing. Her son was not with her: He had been taken by Children's Services.

TORSTAR NEWS SERVICE

Ryan McDonald and Lindsay Wood are congratulated by senior TPS officers after receiving their awards from Chief Bill Blair. The pair called 911 and persisted that a pregnant bleeding woman get medical attention despite the woman's refusal, thereby saving both the woman and the baby. CHRIS SO/TORSTAR NEWS SERVICE

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Canada starts shipping 800 vials of vaccine to WHO

The federal government says Canada will start shipping its experimental Ebola vaccine to the World Health Organization on Monday.

The government says in a release the Public Health Agency of Canada is supplying the vaccine to the UN body in Geneva in its role as the international co-ordinating body for the Ebola outbreak in West Africa.

It says Canada will ship 800 vials of its experimental vaccine in three separate shipments.

The WHO will consult with its partners, including the health authorities from the affected countries, to determine how best to distribute and use the vaccine. For instance, it must take into account concerns about using an experimental vaccine in people.

"This vaccine, the product of many years of scientific research and innovation, could be an important tool in curbing the outbreak," said Dr. Gregory Taylor of the public health agency.

Meanwhile, Prime Minister Stephen Harper is warning Canadians not to be complacent about Ebola virus, suggesting it would be all too easy for the disease to come to Canada.

He brought up the current Ebola crisis on Saturday as he accepted the Rotary Foundation Polio Eradication Champion Award for Canada's efforts to eliminate polio globally. Harper said that much like polio, Ebola must not be underestimated.

"What has happened recently with Ebola reminds us that in an age of globalization and particularly global trade and travel, what was a problem that was at one time far away from us could arrive at our shores very quickly," he said.

The federal government announced Friday it was nearly doubling the amount of money earmarked to fight the outbreak. Canada has committed a total of $65 million.

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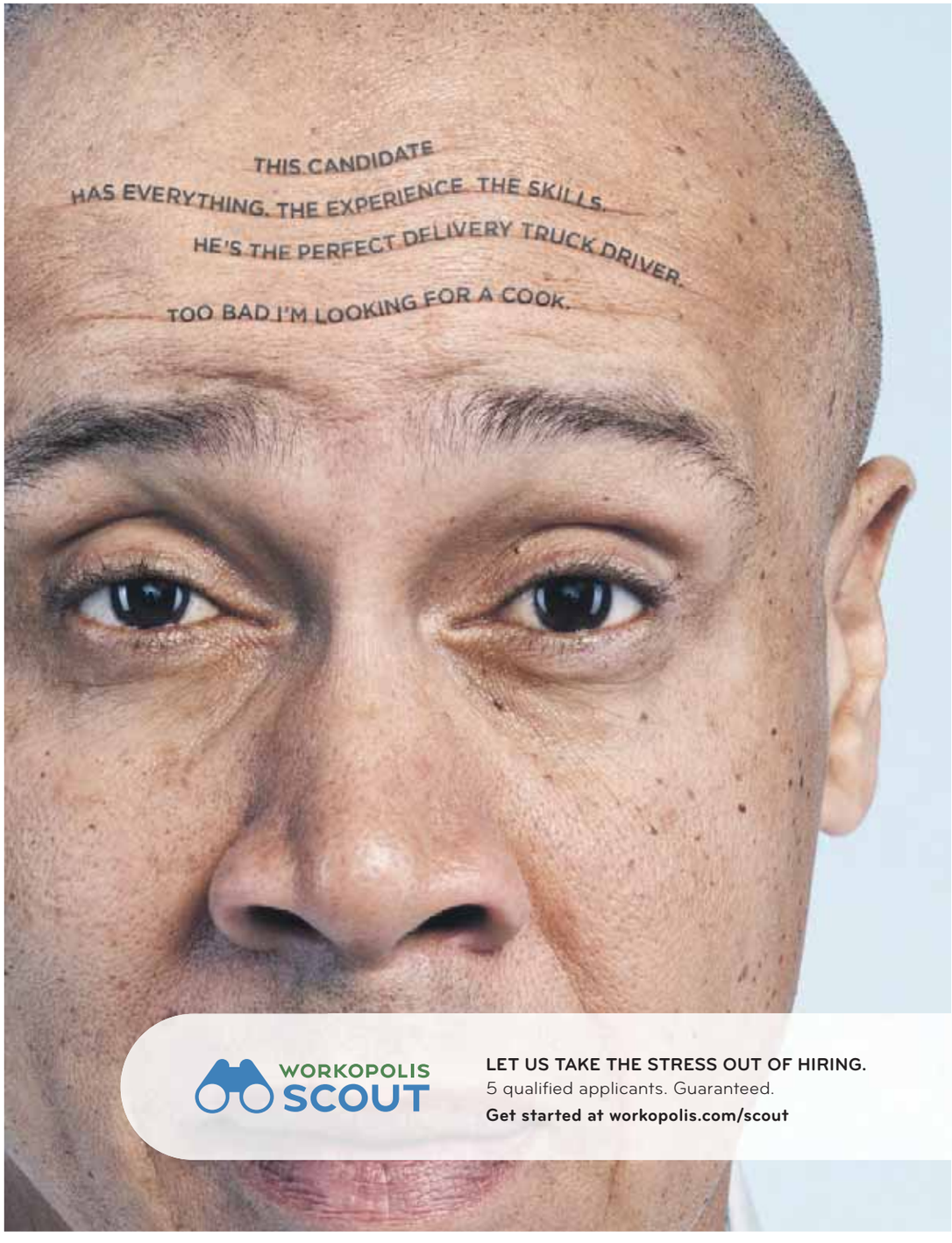
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In this August file photo, a Nigerian health official uses a thermometer on a worker at the

SUNDAY ALAMBA/THE ASSOCIATED PRESS FILE

Fear of Ebola's Africa's image,

Feeds into false ideas, fears. 'It speaks to a whole discourse about the danger of Africa,' says African studies prof

In the United States, some parents fearful of deadly Ebola pulled children out of a school after the principal returned from Zambia, an African nation far from the area hit by the disease. In Geneva, a top UN official warned against anti-African discrimination fuelled by fears of Ebola.

The disease has ravaged a small part of Africa, but the international image of the whole continent is increasingly under siege.

Guinea, Liberia and Sierra Leone — the African countries afflicted by the Ebola outbreak — have a combined population of about 22 million on a continent with more than 1 billion people.

Their corner of West Africa encompasses an area the size of California, or almost as big as Morocco. Yet the epidemic feeds into a narrative of disaster on a continent of 54 countries that has seen some progress in past years, and false perceptions of Ebola's reach are hurting African business distant from the affected areas.

"It speaks to a whole discourse about the danger of Africa," said Michael Jennings, a senior lecturer in international development at the School of Oriental and African Studies in London.

Africa has had a troubled image. Famine in Ethiopia, chaos in Somalia and genocide in Rwanda drove the idea of a continent in perpetual crisis. In recent years, an end to a number of wars and ensuing stability and growth pointed to a turnaround that some enthusiasts dubbed "Africa Rising." Now the economic impact of Ebola fears is being felt in many parts of Africa. Hotels, tourism operators and conference organizers are recording increasing cancellations.

Thirty international buyers pulled out of an annual tourism expo that began Thursday in Zimbabwe's resort town of Victoria Falls, said Karikoga Kaseke, the national tourism agency chief. He said business travellers from China and Malaysia were among those who recently cancelled trips, and Jamaican musicians have also skipped Zimbabwean shows.

The southern African country is more than 4,800 kilometres from Ebola-hit Liberia, or about twice the distance between London and Moscow.

THE ASSOCIATED PRESS

arrivals hall of Murtala Muhammed International Airport in Lagos, Nigeria.

spread affect economy

Fighting the outbreak

U.S. officials announce updates to protocols, new support team

Revised guidance for health-care workers treating Ebola patients will include using protective gear "with no skin showing," a top federal health official said Sunday, and the Pentagon announced it was forming a team to assist medical staff in the U.S., if needed.

Dr. Anthony Fauci, head of the National Institute of Allergy and Infectious Diseases, said those caring for an Ebola patient at Texas Health Presbyterian Hospital in Dallas were left vulnerable because some of their skin was exposed.

The federal Centers for Disease Control and Prevention is working on revisions to safety protocols. Earlier ones, Fauci said, were based on a World Health Organization model in which care was given in more remote places and without intensive training.

On Sunday, the Pentagon announced that Defence Secretary Chuck Hagel had ordered the formation of a 30-person support team from across the services to assist civilian medical professionals in the U.S. if needed to treat Ebola.

A health-care professional shows how to use Personal Protective Equipment at a Toronto hospital.

CHRIS YOUNG/THE CANADIAN PRESS

The team would not be sent to West Africa or other overseas locations, and would "be called upon domestically only if deemed prudent by our public health professionals," Pentagon press secretary Rear Adm. John Kirby said.

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Thomas Eric Duncan

Quarantine ends for Ebola victim's friends and family

As her boyfriend Thomas Eric Duncan lay dying of Ebola in a Dallas hospital bed, Louise Troh battled loneliness and fear that she too had contracted the disease while confined to a stranger's home under armed guard.

Troh's confinement ended Sunday night, along with that of several friends, family and others who had contact with Duncan after he first became infectious. Ebola has a 21-day incubation period.

After three long weeks, Troh will be able to have a clean bill of health, leave the house and be done with twice-daily temperature readings by government health-care workers. She likened the quarantine period to being a prisoner.

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Carnival Cruise Lines

Ebola scare aboard cruise ship

A cruise ship carrying a Dallas health-care worker who was being monitored for Ebola returned to port Sunday after an eventful seven-day trip in which passengers had their vacations briefly disrupted with an infectious disease scare.

A lab supervisor who handled a specimen from a Liberian man who died from Ebola at Texas Health Presbyterian Hospital in Dallas showed no symptoms during the cruise but self-quarantined out of caution.

Carnival Cruise Lines said it was informed by health authorities Sunday morning that she tested negative for Ebola.

The Ebola scare added some drama to the trip for the more than 4,000 passengers on board.

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Lebanon. Tehran pledges aid to military

Iran said Sunday it is ready to provide modern military equipment and strategic assistance to the Lebanese army — while continuing to aid the Shiite Hezbollah group — to help combat Sunni extremists.

The promise of aid comes after Iran's regional rival Saudi Arabia pledged $3 billion US to Lebanon's armed forces, and will be seen by many Lebanese as part of a competition for influence over the tiny country. Lebanon is gripped by sectarian tensions and bitterly divided over the Syrian civil war, with Sunnis supporting the Sunni-led rebels and Hezbollah sending fighters to bolster Syrian President Bashar Assad's forces.

Iran is a main backer of Hezbollah. Lebanon's army, particularly its intelligence unit, is seen by many Sunnis as partial to Hezbollah.

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Giant robots battle in Beijing

French production company La Machine's latest creation the Long Ma, or Dragon Horse, spews fire next to a mechanical spider, which is also known as La Princesse, during a performance in Beijing Sunday — the climax of celebrations marking the 50th anniversary of Sino-French diplomatic relations. ANDY WONG/THE ASSOCIATED PRESS

Executions in Iraq number 60-plus; UN expresses alarm

Miscarriage of justice? Many of the convictions are based on questionable evidence, says UN special envoy to Iraq

Iraqi authorities have executed at least 60 people so far in 2014, a United Nations report said Sunday, expressing concern that "irreversible miscarriages of justice" were taking place in some death penalty cases.

Nickolay Mladenov, the UN special envoy to Iraq, urged the Iraqi government to reconsider its position on the implementation of the death penalty. Mladenov said the high number of executions in Iraq is "alarming, especially since many of these convictions are based on questionable evidence and systemic failures in the administration of justice."

Death penalty

The death penalty, used under longtime dictator Saddam Hussain and briefly cancelled after the U.S.-led invasion in 2003, was restored in Iraq in 2005.

- Hanging is the primary method used, and death sentences are applicable for a range of offences, including acts of terrorism.
- As of August 2014, some 1,724 Iraqi prisoners were awaiting execution, according to the UN report, citing Iraqi justice ministry figures.

The UN report said the figure accounted for executions carried out during the first nine months of 2014.

Meanwhile, a suicide bomber set off his explosive belt near a Shiite mosque in Baghdad's western district of Harthiya, killing 18 people, mostly Shiite worshippers, and wounding 32 others, said police officials. Just north of Baghdad, police said a roadside bomb hit an army patrol, killing three soldiers and wounding four others.

Nobody has claimed responsibility for the attacks. The Islamic State of Iraq and al-Sham, however, considers Shiites heretics.

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Newer designers top Fashion Week

MasterCard Fashion Week. Fledgling designers have their chance to shine as fashion supports the next generation

Rani Kim's boxy, at times deliberately inelegant but intellectually complex designs reference both her Danish fashion school training and her Asian roots.

"It is architecture you can wear. It is minimal, but timeless," said the 23-year-old designer.

The Toronto-based Kim is showcasing her menswear, inspired by the organic lines of Frank Lloyd Wright, for the first time at World MasterCard Fashion Week in Toronto, which starts Monday, Oct. 20 and runs to Saturday, Oct. 25 under the big top at David Pecaut Square.

More than 30,000 guests are expected to see promising designers like Kim share the runway with more established brands such as Pink Tartan, Mackage, Bustle and Rudsak for spring 2015.

"It's an incredible opportunity to show yourself to a wider audience, where you can see your ideas come to life," said Kim, who immigrated to Toronto from Korea six years ago.

Much of the strength of the Canadian fashion industry is that our mosaic allows us to benefit from emerging and homegrown talent. And if there is such a thing as a distinctive national aesthetic, it will be filtered through that diversity. But questions remain as to whether we have failed to exploit that natural resource, developing designers who resonate beyond our own borders.

That hopefully will change. If there is a theme this year at fashion week, it is all about celebrating the emerging designer.

On opening day Monday, Joe Fresh creative director Joe Mimran is expected to launch the Joe Fresh Fund to support up and coming talent. Also on Monday, Mercedes-Benz StartUp will see six designers compete for the opportunity to have a solo show produced.

TORSTAR NEWS SERVICE

Eye on the new

While supporting new talent has always a core mission of fashion week, the public will see a particular emphasis on seeding the next generation of design talent as the industry puts its money where its mouth is, with the launch of two new initiatives that include prize money for designers in the Mercedes-Benz StartUp Competition and the Joe Fresh Fund to support emerging designers. All in all it's an exciting week for fashion's up and coming.

A model walks the runway wearing a creation by Pink Tartan at World Mastercard Fashion Week in Toronto, March, 2014. CARLOS OSORIO/TORONTO STAR

Lisa MacLeod in PC race

The last provincial party leader from Ottawa was known as Premier Dad.

Progressive Conservative leadership candidate Lisa MacLeod hopes to be known as Premier Soccer Mom.

Like fatherly former Liberal premier Dalton McGuinty more than a decade ago, MacLeod wants to lead her party out of the wilderness and into power through vote-rich suburban Ontario.

"Do you believe (in) living within your means while helping those who cannot help themselves?" the married mother of one, who turns 40 next week, told about 300 cheering supporters at her campaign launch in Ottawa on Sunday.

"Do you believe in ensuring our children are safe and that our neighbourhoods are safe?"

"These are all the beliefs that appeal to soccer moms and new Ontarians just like me. They might not be voting for us — we need them to vote for us," thundered the Nova Scotia native.

MacLeod, Nepean-Carleton MPP since 2006, said if she wins the May 9 leadership contest she would implement changes to prevent the Tories from making the self-inflicted wounds that have cost them elections.

MacLeod is the fifth candidate to enter the leadership contest. She joins Christine Elliott, Vic Fedeli, Monte McNaughton and Patrick Brown.

TORSTAR NEWS SERVICE

Newest PC leadership candidate Lisa MacLeod. THE CANADIAN PRESS

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Alberta government won't cull elk population

A large bull elk sits in the snow by the side of the Alaska Highway near Whitehorse in March 2007. Ranchers and community leaders say the growing elk herd at CFB Suffield in southeast Alberta jump fences to eat, trample private crops and that hunting alone will not reduce the herd to a manageable size. Community members submitted a draft proposal to the province in July that calls for humanely capturing about 1,500 elk each year, moving the animals to an elk farm and slaughtering them over time at a provincially approved abattoir. But Environment Minister Kyle Fawcett said the government is concerned about the cost of the proposal, and suggested it would also be challenging to get the federal government to approve a plan that would involve access to a military base with security concerns. CHUCK STOODY/THE CANADIAN PRESS

Stranded Russian cargo ship towed by tug to B.C. coast

Simushir. Ship carrying hundreds of tonnes of fuel was in danger of running aground, causing massive spill

The stricken Russian container ship Simushir was under tow again Sunday off the north coast of British Columbia.

The Canadian Forces' joint rescue co-ordination centre in Victoria said the ocean-going American tug boat Barbara Foss had a secure line attached to the ship.

Spokeswoman Acting Sub Lt. Melissa Kia said the owners of the Russian vessel plan to have it taken to Prince Rupert.

About the ship

The Simushir, which is 135 metres long, was carrying "a range of hydrocarbons, mining materials and other related chemicals," said acting Sub. Lt. Ron MacDougall of the joint rescue co-ordination centre.

- Also on the ship were more than 400 tonnes of bunker oil and 50 tonnes of diesel.
- The ship had 11 crew members on board, though the captain was injured and had been removed by helicopter.

Kia said the winds and seas have calmed significantly since Saturday, and at their current speed of seven nautical miles per hour the ships was expected to reach port late Sunday.

The Canadian Coast Guard vessel Sir Wilfrid Laurier and the U.S. Coast Guard vessel Spar were providing escort service.

A mechanical failure left the Simushir drifting in heavy seas Thursday night, sparking fears it could run aground and spill hundreds of tonnes of fuel along the pristine shores of Haida Gwaii, also known as the Queen Charlotte Islands.

A Canadian Coast Guard vessel tried towing Simushir Saturday, but the tether kept breaking.

Kia said there have been no such problems since the bigger and better equipped tug took over. THE CANADIAN PRESS

Building a Better Transit System

Bathurst Street Construction

The TTC and City of Toronto will be working to improve transit, road, sidewalk and watermain infrastructure on Bathurst Street. This work will require intersection closures at Bathurst Street and Wolseley Street as well as Bathurst Street and Dundas Street West. We encourage the community to support local businesses, which will be open during construction. Access to Toronto Western Hospital, including the emergency department entrance, will be maintained at all times.

What will this mean for TTC customers?

- 511 Bathurst streetcars will be replaced by buses, which will be diverting from route due to intersection closures
- 505 Dundas streetcars will be diverting
- Expect longer than normal travel times

For more information, visit ttc.ca

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TORONTO

October 20 to November 2, 2014*

- Full intersection closure of Bathurst Street and Wolseley Street
- 511/310 Bathurst buses diverting (see map)

November 3 to November 20, 2014*

- Full intersection closure of Bathurst Street and Dundas Street West
- 511/310 Bathurst bus diversion route changes (see map)
- 505 Bathurst streetcar diverting (see map) – no service for stops on Dundas Street West between Spadina Avenue and Lansdowne Avenue

* timelines subject to change

Hunter tells of being ambushed by bear, saving father-in-law

Grizzly attack. Skeet Podrasky shot bear three times, relative once

Father-in-law Wilf Lloyd. CONTRIBUTED

Skeet Podrasky watched in horror as the massive grizzly pounced on his father-in-law, pinning him and lunging at his throat.

The pair had been out for a routine hunt the morning of Oct. 12 on the Podrasky family farm near Fernie, B.C.

"We were just looking for an elk that we had shot at the night before," Podrasky recalled Sunday, speaking publicly for the first time since the terrifying encounter. "We were just wandering through the brush and got pretty much ambushed."

As father-in-law Wilf Lloyd attempted to hold the bear back, his thumb even slipping inside the animal's mouth, he yelled at his son-in-law to shoot.

Podrasky had three rounds for his rifle and fired them all, hitting the bear twice. The wounded animal raced back into the bushes and Podrasky rushed to check on Lloyd. That's when he spotted the bullet wound in his thigh — the second round had hit Lloyd.

But the horror wasn't over.

"I only had three bullets — I was out," Podrasky said. "Then, the bear proceeded to charge again. It came right at us.

"Wilf was able to tell me where his gun was — it had gotten knocked when he got run over. That's how I finished the bear before it came back to get both of us. The bear was definitely going to finish him ... after that, I didn't know what was going to happen. It was surreal."

Lloyd, a Cranbrook-area taxidermist in his mid-50s, was rushed to a Calgary hospital via STARS air ambulance and remains there. He's undergone two surgeries since the attack and doctors are considering amputating the leg that was shot. He suffered claw wounds on his arms and hands as well. Still, Podrasky said his father-in-law has kept in good spirits, all things considered.

"He's the kind of person that always wants to make everybody feel happy and comfortable," he said. "He's definitely very grateful to be here and has supported me in the decisions I made. At the time, there were not very many options."

JEREMY NOLAIS/METRO

Fundraising

For information on the online fundraising campaign for Wilf Lloyd, head to metronews.ca/calgary.

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Nepal officials shut walking trails, set out on additional rescue efforts

Fatal blizzard. With at least 38 confirmed dead, rescuers returned to the popular hiking route to ensure trekkers' safety

An injured avalanche victim from Israel hugs a friend after boarding an ambulance to head home at Ciwec Clinic in Katmandu, Nepal, on Saturday. Rescue helicopters spotted nine more bodies Saturday on a trail in northern Nepal, bringing the death toll to 38 from last week's snowstorms. NIRANJAN SHRESTHA/THE ASSOCIATED PRESS

Snowstorm victims

About 25 bodies have been identified from among those killed in Nepal's blizzard.

- **Confirmed deaths.** Of those identified, eight were Nepalese, with others from Canada, India, Israel, Slovakia, Poland and Japan.
- **Canadian casualties.** The names of the Canadians have not been made public, but a Quebec-based tour guide operator said a group of Quebecers were taking part in the trek.

Nepalese authorities closed a section of a popular Himalayan trekking route Sunday after rescuers, overwhelmed with last week's snowstorms that killed at least 38 people — including four Canadians — had to save new hikers who set out on the same trails.

Those who lost their lives in the blizzards and avalanches that hit the upper section of the Annapurna trekking circuit in northern Nepal included foreign trekkers, local guides and villagers. Many of the hundreds who had been stuck in the snow have been brought to safety, while government official Yama Bahadur Chokhyal said rescue helicopters were winding down flights.

But as the weather cleared, new hikers began making their way up the same trails, prompting the government to close the route, Chokhyal said. In some sections, the trails were completely hidden beneath the accumulated snow.

"Our rescuers and helicopters ended up having to bring down these new people while we were still trying to reach the ones who were stranded by the blizzard," he said.

"It was burdening and confusing the rescuers," he said.

The snowstorms were caused by the tail end of a cyclone that struck the Indian coast days earlier.

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Plastic-clad protesters hold steady

Protesters wear protective gear made of plastic bottles at a barricade in the Mong Kok district of Hong Kong early Monday. Three weeks ago, students at a rally stormed a fenced-off courtyard outside Hong Kong's government headquarters, triggering unprecedented mass protests for greater democracy in the semi-autonomous Chinese city. KIN CHEUNG/THE ASSOCIATED PRESS

Human remains

Body may belong to missing student

Searchers found human remains that could be those of a missing British-born University of Virginia student, police said.

Further tests are needed to confirm the remains are Hannah Graham's, Charlottesville police Chief Tim Longo said Saturday. Jesse Leroy Matthew Jr., 32, has been charged with abduction with intent to defile Graham. THE ASSOCIATED PRESS

South Africa

Convicted killer dies in prison

The man convicted of the murder of a woman killed on her honeymoon in Cape Town has died, South Africa's Department of Correctional Services said.

Xolile Mngeni, convicted for the murder in 2010 of Anni Dewani, died in a hospital unit of a Cape Town prison.
THE ASSOCIATED PRESS

Rising tension. Leaflets lead to North-South Korea gunfire exchange

Troops from the rival Koreas exchanged gunfire Sunday along their heavily fortified border in the second such shooting in less than 10 days, South Korean officials said. There were no reports of injuries or property damage, but the 10 minutes of shooting highlighted rising tensions between the countries.

The Koreas' first gunfire exchange came after North Korea opened fire at balloons carrying anti-Pyongyang leaflets that were floating across the border from the South. Sunday's shootout began after North Korea sent soldiers close to the border line. The North's move was an attempt to increase worries in the South about what may happen if leafleting continues, analysts say.

South Korean activist groups, mostly made up of North Korean defectors, have been staunch in their vows to continue sending the leaflets, which Pyongyang considers propaganda warfare; one group says it intended to float about 50,000 on Saturday. North Korea has warned it will take unspecified stronger measures if leafleting continues.
THE ASSOCIATED PRESS

In this Sept. 17 file photo, two South Korean soldiers stand guard at a military checkpoint at the Imjingak Pavilion near the village of Panmunjom, which has separated the countries since the Korean War. AHN YOUNG-JOON/THE ASSOCIATED PRESS

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Booze blamed for mayhem at pumpkin fest

New Hampshire. Violence takes hold during a night of parties that led to destruction, arrests and multiple injuries

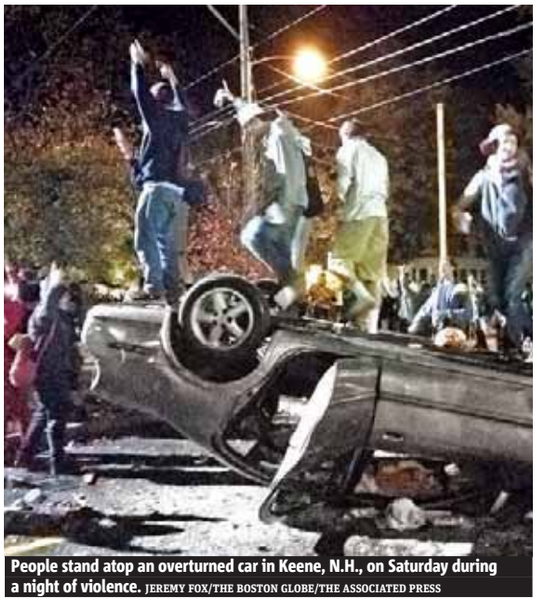
Violent disturbances near Keene State College during an annual pumpkin festival lasted until early Sunday and involved dozens of arrests and injuries, as well as police in riot gear using tear gas to disperse crowds.

Keene State student Ellery Murray told The Boston Globe that she was at a party Saturday that had drawn a large crowd when people started throwing things.

"People were just throwing everything they could find — rocks, skateboards, buckets, pumpkins," she said. "People just got too drunk."

The parties around the school coincided with the annual Keene Pumpkin Festival, where the community tries to set a world record for the largest number of carved and lighted jack-o-lanterns in one place.

WMUR-TV in Manchester showed video of a crowd overturning a car, people running from tear gas clouds, street signs being torn down and fires burning in the streets. Police, who dressed in riot gear and ordered crowds to disperse, also investigated reports of people throwing glass bottles and fireworks. THE ASSOCIATED PRESS



People stand atop an overturned car in Keene, N.H., on Saturday during a night of violence. JEREMY FOX/THE BOSTON GLOBE/THE ASSOCIATED PRESS

Murdered Polish priest Jerzy Popieluszko remembered

A pilgrim holds a picture of Polish Roman Catholic priest Jerzy Popieluszko during an anniversary ceremony in front of his parish church St. Kostka in Warsaw, Poland, Sunday. Poland is marking 30 years since Communist police murdered the now Blessed Father Popieluszko, who was associated with the Solidarity union. CZAREK SOKOLOWSKI/THE ASSOCIATED PRESS

Paul VI. Another Pope is on his way to sainthood

Pope Francis on Sunday beatified Pope Paul VI, concluding the remarkable meeting of bishops debating family issues that drew parallels to the tumultuous reforms of the Second Vatican Council which Paul oversaw and implemented over 15 years.

Emeritus Pope Benedict XVI was on hand for the Mass, which took place just hours after Catholic bishops approved a document charting a more pastoral approach to ministering to Catholic families.

They failed to reach consensus on the two most divisive issues at the synod: On welcoming gays and divorced and civilly remarried couples. But the issues remain up for discussion ahead of another meeting of bishops next year.

While the synod scrapped its ground-breaking welcome and showed deep divisions on hot-button issues, the fact that the questions are on the table is significant in itself.

Paul VI was beatified, the first step toward possible sainthood, after the Vatican certified a miracle attributed to his intercession concerning a California boy whom doctors had said would be born with serious birth defects. The boy, whose identity has been kept secret at his parents' request, is now a healthy teen. A second miracle needs to be certified for him to be canonized. THE ASSOCIATED PRESS

U.S. Man confesses to murder; tells of other bodies

An Indiana man confessed to killing a woman whose body was found in a motel and told police where the bodies of three more women could be found, police said Sunday.

Police found the bodies of three women at different locations in Gary, Indiana, late Saturday and early Sunday, following up on information the 43-year-old man provided during questioning, Hammond police Lt. Rich Hoyda said.

The Lake County coroner's office on Sunday identified the victim found in Hammond as 19-year-old Afrika Hardy and ruled she had been strangled. The coroner's office said it had not determined the causes of deaths or the identities of the other three women.

Police discovered Hardy's body about 9:30 p.m. Friday at a motel.

"A friend of the deceased called us and she was concerned when she didn't respond to her calling," Hoyda said. "We were sent there and found that person dead." Police investigating her death obtained a search warrant for a home and vehicle in Gary. Police conducted the search late Saturday afternoon and took the man into custody. Hoyda said the man confessed during questioning and then told police "where several other female victims of possible homicide were located." THE ASSOCIATED PRESS

Southern Thailand

Two South Korean tourists missing in boat collision

Two tourists from South Korea are missing after a boat carrying them and about two dozen others collided with a fishing vessel near Thailand's southern resort of Phuket on Sunday,

The tourist speedboat was carrying 34 people and three crew members from Phi Phi island when it hit the fishing vessel, said police Col. Phumin Poompanmoung.

Marine police were able to rescue 27 of those aboard the tourist boat and villagers on boats retrieved eight others, but a man and a woman from South Korea are still missing. Officials said some of the tourists, Chinese, Korean and two Brits, suffered broken bones and internal injuries. THE ASSOCIATED PRESS

Ohio

Larry Flynt's daughter critical after car crash

The daughter of Hustler publisher Larry Flynt has been seriously injured in an Ohio car accident and is hospitalized in critical condition.

The Dayton Daily News reports 47-year-old Lisa Flynt was ejected from her car Saturday afternoon after it turned in front of a tractor-trailer. A 24-year-old female passenger suffered minor injuries.

The newspaper says police searched the bar where the women are believed to have been before the accident. Lisa Flynt lives in a Dayton suburb.

Her brother says doctors are trying to determine the extent of her cranial injuries. Their father built Hustler magazine into an adult entertainment empire. THE ASSOCIATED PRESS

China

Boy loses arm after trying to feed bear at park zoo

A bear in central China has bitten off the arm of a nine-year-old boy who tried to feed it through its cage, state media and a doctor said Sunday.

Media reports said the attack happened Saturday afternoon at Pingdingshan Hebin Park in Henan province, which has a zoo as part of it.

The boy managed to push his arm through the bear's cage to feed it — and the bear bit him.

A doctor at the Pingdingshan Number 152 Hospital, who treated the boy, said Sunday that he lost his entire right arm, which had to be amputated.

Calls to the park and local forestry bureau were not answered. THE ASSOCIATED PRESS

Energy

India overhauls fuel regime, raises natural gas tariffs

India freed diesel prices from government control Sunday while raising natural gas tariffs in the biggest-yet reform by Prime Minister Narendra Modi's government, as it aims to boost the country's economy and overhaul its energy sector.

The decision on diesel targets one of India's costliest subsidies for one of the world's dirtiest fuels. Those subsidies — meant to help poor farmers using diesel-powered water pumps — led the country to consume more than four times as much diesel as petrol, at large cost to the national budget.

THE ASSOCIATED PRESS

Ebola

Brussels Airport to begin screening passengers for Ebola virus

Brussels Airport says it will begin screening passengers arriving from Ebola-stricken countries Guinea, Liberia and Sierra Leone.

The airport operator says passengers arriving from these three countries will have their temperatures taken starting Monday.

Four flights a week from the areas concerned arrive weekly at Brussels Airport.

Similar measures were begun Saturday at Charles de Gaulle airport in Paris, where one daily flight arrives from Conakry, Guinea. THE ASSOCIATED PRESS

Hackathon

Business groups want whiz kids to end border delays

Frustrated by costly delays at the Canada-U.S. border, the business community is urging governments to seek solutions from private-sector whiz kids.

The national governments are being pressed to adopt a model popularized by high-tech startups during the dot-com boom in the 1990s: gather a bunch of software engineers in one room, give them a problem to solve and promise a prize.

Business groups are requesting what they call a "hackathon" for the border, unsatisfied by government efforts to reduce wait times.

THE CANADIAN PRESS

Microsoft mines profits, users with acquisition

HOW TO ROLL
Alison Griffiths
investing@metronews.ca

What has 11 million likes and nearly 95,000 people interacting on Facebook? That would be Minecraft.

OK, perhaps the numbers pale compared to those on the pages of Shakira, Coca-Cola and the late Bob Marley (who says death is the end of life?). And, granted, Minecraft isn't in the same league as the insanely popular online game League of Nations with more than 20 per cent of worldwide game-playing time.

Minecraft attracts just over 2.6 per cent of gamers at any given time.

But the numbers are impressive considering that the majority of those playing this Lego-like game aren't on Facebook and belong to a cohort still under the thumb of parental oversight.

Minecraft by the numbers

- 14,000 copies sold daily
- 20 million sold since its inception in 2009

One marketing expert recently wrote that the skills developed while playing Minecraft include learning about 3D modelling, APIs, integrated development environment and protocol analysis. I'm sold — play on, kiddies!

All of this is what attracted the attention of Microsoft and convinced it to shell out $2.5 billion earlier this month to purchase Mojong, the maker of Minecraft.

Big companies have been buying smaller ones ever since one fish ate another. But this purchase signals a shift in the gaming industry.

In the tech sphere, acquisitions most often happen to gain expertise, technology, access to users or the ability to connect a product with proprietary platforms. Rarely do tech acquisitions happen for profits alone.

But the Mojong purchase offers all of the above to Microsoft. The old-fart behemoth suddenly owns a mountain of young users and the expertise needed to continue to attract them. Minecraft is one of the few games available on all major devices. And miraculously, Mojong is profitable with real and growing revenues.

Minecraft believers can buy into the technology by investing in Microsoft. The downside is you are purchasing dozens of other non-game divisions including decliners such as desktop computing. On the other hand, such diversification is far less risky than buying a one-product stock.

Wallets lighten up during festival of lights

An Indian woman looks at jewelry as people throng a market for shopping on the last Sunday ahead of the Diwali festival in Ahmadabad, India, on Sunday. Diwali, an ancient Hindu festival known as the festival of lights, will be celebrated on Thursday.

AJIT SOLANKI/THE ASSOCIATED PRESS

Intel agency follows money to militants

Canada's financial intelligence agency says it is actively helping police and spies follow the money flowing into the coffers of Islamic extremists fighting overseas.

The Ottawa-based Financial Transactions and Reports Analysis Centre of Canada, known as FinTRAC, has passed along information to investigators as part of the government's effort to combat the Islamic State of Iraq and al-Sham (ISIS), says centre director Gerald Cossette.

Many Canadians have never heard of the centre, which keeps a relatively low profile compared with other national security agencies.

But financial intelligence has become a "key component" of terrorism investigations by the RCMP and Canadian Security Intelligence Service, Cossette said during a recent talk hosted by Carleton University's Norman Paterson School of International Affairs.

The agency's access to information about banking and financial transactions allows it to see links between people and groups in Canada and abroad that support terrorist activities — including radicalized Canadians bent on waging guerrilla-style war in strife-ridden Iraq and Syria. THE CANADIAN PRESS

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FORD AND THE POLITICS OF EXHAUSTION

URBAN COMPASS

Matt Elliott
toronto@metronews.ca

According to numbers coming in from advanced polling stations, more than 100,000 people have already marked their ballot for Toronto's 2014 municipal election. Record numbers, say city staff. This despite the fact that election day is still a week away.

The most important conclusion to draw from this? Voters are ready for this to be over.

And by "this," I don't just mean the election itself, though it's been long and repetitive. Instead, voters want to close the door on the Ford era — as defined by Mayor Rob Ford, candidate Doug Ford and a bunch of zany newspaper headlines — finally and definitively.

Sitting in on mayoral debates over the last few weeks, I've developed a profile of the average voter.

Setting aside the enthusiastic supporters who are loud but insignificant, most of the people I hear from seem concerned with the question of whether a Ford will win again.

They want their vote to stop that.

Candidate Olivia Chow has fought against this notion, calling for people not to give in to "politics of fear" by voting for the candidate that seems to have the best chance of beating Ford.

But "fear" is the wrong word for what people are feeling. It's more about the politics of exhaustion, or maybe exasperation.

People aren't scared. They're just tired.

The numbers coming in from the city's advanced voting locations seem to back this up.

Turnout so far is highest in places like St. Paul's and Eglinton-Lawrence, wealthier midtown areas where frontrunner John Tory long has been expected to do well. Meanwhile, turnout is lowest in areas like York West and Etobicoke North, the working-class suburban wards where Ford Nation remains something of a force.

This mirrors other data we've seen. In a poll last week by Mainstreet Technologies, people who said they're certain to vote were overwhelmingly Tory supporters. He got 42 per cent of that civically minded group, compared to just 25 per cent for Ford and 22 per cent for Chow.

The implication is clear: For a sizable chunk of the electorate, this election is already over. Virtually nothing will shake them from their position. They just want someone else to be mayor, and it looks like Tory is the guy.

None of this is necessarily good for democracy or for Toronto. Elections are supposed to be about issues and ideas, not simply preventing colourful characters from holding high office.

But I can't totally condemn those who have adopted the anybody-but-Ford voting strategy.

After four years of the Ford circus, it seems like a rational inclination. Yes, voters want a better city. But first they want to use their vote to firmly shut the door on the Ford era. It sure looks like a whole lot of them already have.

Read more of Matt's blog, Ford for Toronto, at metronews.ca

Metro Bitstrips caption contest

metro AR

Today's winner: Michele Benefield

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WE ACT: CANADA DOES GOOD

B.C. youth finds courage to pursue passions, even live on Mars

Canadians across the nation are up to a whole lot of good. Here's one we'd like you to meet.

Who: Paige Hunter, youngest candidate in the Mars One Project, New Westminister, B.C.
What: Motivating youth as a We Day speaker to be authentic in the pursuit of their dreams.
Why: When one is confident, no dream is too unrealistic — even living on another planet.

Changing the course of history can come from one small decision. For 19-year-old Hunter, deciding to sign up for the Mars One Project was a no-brainer — she saw it as a chance for adventure and possibly finding new territory for the human race to inhabit.

While the idea may sound far-fetched to some, Hunter says it is essential that youth follow their dreams, no matter how outlandish. At We Day Vancouver on Oct. 22 at the Rogers Arena, she'll explain how her passion, confidence and decision-making landed her as the youngest person on the list to travel to the red planet.

The importance of confidence

"Confidence comes from being genuine and I think people who are insecure are trying to be something that they're not. Be unapologetically you — it's the best way to be." Paige Hunter, 19

How will you relate being on the Mars One list to youth at We Day? "I'll be speaking about my very real, personal experiences to demonstrate that it's 100 per cent possible for me and anyone to achieve what they think is important and pursue any injustice in the world. I think it's really important for youth to understand there's no magic formula to make opportunities happen — of course a bit of luck is involved — but it's what a person does in their day-to-day life and all those little decisions made daily that add up to a bigger experience."

CRAIG AND MARC KIELBURGER

metro AR SEE THE NEWS COME ALIVE

In this issue, you can find AR enhancements on page 19 in Scene and page 36 in Sports.

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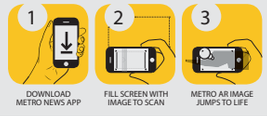

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Box office

Fury rolls right over Gone Girl

The Second World War drama Fury blew past Gone Girl at theatres this weekend. Gone Girl was tops for two weeks before Brad Pitt and his ragtag tank mates in Fury blasted the film to second place. Fury captured $23.5 million in ticket sales during its opening weekend, according to studio estimates Sunday. Gone Girl followed with $17.8 million. THE ASSOCIATED PRESS

Meghan Trainor is bringing booty back to the big time

All About That Bass.
Singer's playful pop anthem rocks bottoms to the top of charts

PAT HEALY
Metro in Boston

Meghan Trainor is speechless, and it's not because her song All About That Bass has been dominating the Billboard Hot 100 chart for weeks.

She's speechless because she's been singing the song so much that she blew her voice out. We were supposed to talk about Bass on the phone with Trainor, but her doctor made her go on strict vocal rest and cancel all interviews and performances until she got her voice back. So we emailed the Nantucket-born and raised singer, and she seemed happy to answer our questions that way.

Meghan Trainor SARAH MCCOLGAN

Congratulations on another week at No. 1. More than 130 million people have viewed All About That Bass online. Were you prepared for this song to be this huge a hit? What's the biggest adjustment in having a song that everybody knows?
I was not prepared at all. Never thought it would be this huge. It's unbelievable, though, and I'm so grateful that people are reacting to it so well. I'm just glad others could relate to it. The best thing is hearing the crowd sing every word, it gets me all emotional every time.

The song is so much fun, and it's obviously a great message, but did any of the reactions surprise you? I've seen a few long think-pieces on where the song fits into the message of feminism. Was it important to you to put that line in about "skinny bitches" and how even people who could be characterized as such probably also think they're fat?
I have plenty of skinny beautiful friends that people would assume are confident "bitches" but I know in the privacy of their mirrors they destroy themselves because they still don't feel perfect enough in society's eyes. All I did was write a song about loving my size and I'm glad most people can relate and see I didn't set out to shame skinny people.

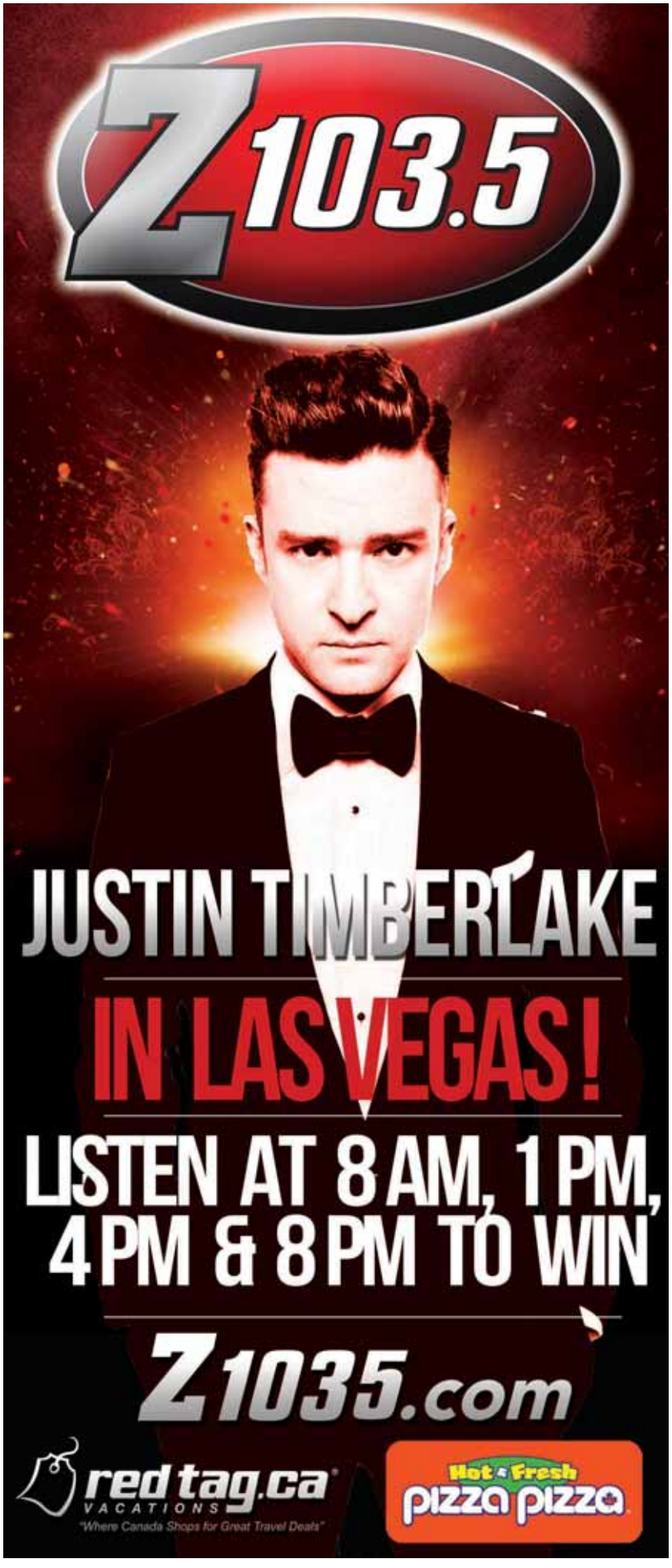
And now I have a few less serious questions about that song: Did your mama really tell you that "boys like a little more booty to hold at night"? I'd like to know a little bit more about the context of that conversation.
She always tells me "don't worry about your size" and that I'm beautiful. My dad might have said the booty line.

I had read somewhere that your parents were especially encouraging about you pursuing your dream, rather than forcing you to go to college. How did that conversation go, or was it just understood right from the beginning of your music career?
It was always understood. I got a (songwriting) publishing deal when I was 18 years old, so I was still in high school. Yes, I applied to college and got in but my father said, "You will learn way more by doing it than going to school to learn about it."

The music on most of the songs from your EP, Title, seems rooted in both doo-wop and hip-hop. What kind of music did you grow up with in the house?
I grew up listening to soul/R&B/funk/'50s. So all over the place! I didn't know who The Beatles were until I was 15. I love them as well, but my childhood was mostly Earth Wind & Fire, Ray Charles and Stevie Wonder.

You paraphrase Justin Timberlake's Sexyback in Bass when you sing the line, "I'm bringing booty back." Have you heard from JT?
Only in my dreams. But yeah, I'm still waiting for that shout-out!

SCENE



The appeal of the bad relationship

Elisabeth Moss.
Actress on the appeal of jerks and her own character's hang-ups in Listen Up Philip

MATT PRIGGE
Metro World News in New York

The script for Listen Up Philip grabbed Elisabeth Moss from the opening scene. It starts with its titular young novelist (ultimately played by Jason Schwartzman) blowing up on a reliably late ex-girlfriend. Moss' character, Ashley, isn't immune to his hostility; she's his girlfriend, and she's taken aback when he suddenly, thanks to his new book, ups his a—holishness and dumps her. The experience wasn't itself unpleasant; she's already reunited with writer-director Alex Ross Perry for the thriller Queen of Earth, which just wrapped.

So much of the press for this has involved what a jerk Philip is. But Schwartzman gives him at least notes of vulnerability.
I knew Jason would bring humour and humanity. He wanted him to be somebody you wanted to watch. He couldn't be so miserable that you didn't want to watch him. I remember saying to Jason, "I don't know how to describe this to you, but you're going to be fine. You're so interesting to watch, and he's such an interesting character."

Still, it's not like your character is just a doormat. She has issues, too.
We asked, "How are these two people together?" We don't really show them happy. We only show them when they're not doing well. Then we started filming and we realized there's so much of Philip in Ashley: the way she can isolate herself and how she's independent and strong-willed. She can be grumpy, too. That's probably what drew them together in the first place. The only difference is Ashley doesn't carry that into her relationship. Philip does.

She's able to realize he's just a jerk.
I loved the idea of this woman going, "Wait a second, you're an a—hole, and I don't want to be treated like that." She wakes up and goes, "You're just not a nice person."

He's still hard for her to shake, even after he's been unbelievably terrible to her.
That's the nature of relationships. Even if you're with someone you shouldn't be, you still love them. You still have an attachment to them.

Though Philip wasn't always this cruel, it's hard imagining him ever being nice.
He becomes more of an a—hole as he gets successful. It brings out the worst in him. But his misanthropic nature was probably attractive in the beginning. Because he is funny. He's an a—hole but not just in a douchey way.

Elisabeth Moss stars in Listen Up Philip, which opens in select markets this month. CONTRIBUTED

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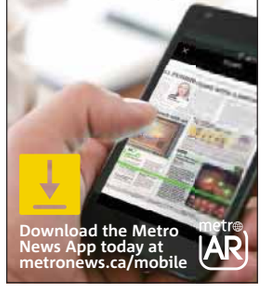
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Getting to know Sarah Gadon

Dracula Untold.
Canadian talks about her studies at University of Toronto, working on big films

MATT PRIGGE
Metro World News in New York

Scan this photo with your Metro News app to watch a video of Sarah Gadon talking about her character in Dracula Untold, which opened last Friday. CONTRIBUTED

Where you've seen her:
A performer on TV and film since she was a kid, the Canadian-born actress has appeared in three David Cronenberg films, including Cosmopolis and Maps to the Stars. Gadon also played the second Jake Gyllenhaal's pregnant wife in Enemy.

Where she is now:
She plays the goodly wife of Vlad III Tepes, a.k.a. Vlad the Impaler, in the origin story/reboot Dracula Untold.

Where she's going:
Gadon will play Queen Elizabeth II as a young princess in Girls' Night Out and appear in the thriller The 9th Life of Louis Drax, with Aaron Paul.

Which Dracula she loves the most:
"I grew up with Bram Stoker's Dracula, the Coppola version," Gadon says, citing that Untold essentially stretches out its first 10 minutes into a feature-length film. She was also a total Buffy the Vampire Slayer head growing up.

Why vampires never die (as an art form):
"We return time and again to vampires as a metaphor. It touches on basic human themes of love and death and struggle. It's a great catalyst to explore these ideas."

What Dracula Untold does to the series:
"Each version of the story speaks to its specific time. Our film is no exception. It's taking the Dracula story and putting a contemporary Hollywood stamp on it. It's using every special effect in modern technical filmmaking to add this visual element, putting it on the compelling esthetic for which Dracula is so well known."

Graduating to giant productions after smaller films:
"I thought it was going to be hugely different, but at the end of the day it was like any film I'd ever done. You find a connection with another actor and everything in the background just fades away."

Gadon is also pursuing a degree in cinema studies at University of Toronto, with a few credits left. What she loves about it:
"I love semiotics. I love psychoanalysis and how it pertains to film theory. I'm a big fan of Italian neorealism."

How academia helps her acting:
"I think when you have a film degree it helps you speak the same language as your director. It's easier to understand the visual references, the visual impact they're trying to make. That's important in character development. If you don't know the kind of film you're going to be in, it impacts the world you're creating."

Avatar Secrets

Episode 5: Perception

Back in New York, Ramona feels the pull of nostalgia, and, against her better judgment, she calls Blake, her ex-boyfriend. For a moment, it seems perfect. But it's not real. "The digital is real, and what we're doing face-to-face is often quite virtual," says Nathan Jurgenson, a sociologist and co-founder of Cyborgology. Scan this photo for a video of Jurgenson talking about digital dualism.

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Tolman's streak of pluck runs out as Fargo's Molly

Beloved character. Series run is up for actress who loved her first TV role as much as fans took to the part she played

Allison Tolman as Molly Solverson in the show Fargo. CHRIS LARGE/FX

Allison Tolman says it feels "bittersweet" to not be returning to FX's Fargo.

Her plucky performance as Det. Molly Solverson won her hordes of fans and an Emmy nomination. But the second season will be set in the past, meaning Tolman won't be back.

"I'm so sad to not be going back with them because it was such an incredible, golden time for me," said Tolman in a telephone interview. Showrunner Noah Hawley has admitted it's a "crime and a tragedy" to let go of Tolman, a previously unknown actress whose Molly quickly won the hearts of fans and critics. But he said it would be "disingenuous" to give her character another wild, Coen brothers-esque case to solve, so he decided to set Season 2 in 1979.

"I got my butt to L.A. pretty fast as soon as I found that out," said Tolman with a laugh. "I certainly didn't want to squander this awesome opportunity that I was afforded by landing this role ... It feels like a lot of responsibility. There's a big potential for a sophomore slump."

Season 1 of Fargo is available on DVD and Blu-ray now. The 10-episode story followed Molly and another officer, Gus Grimly, as they tried to solve a series of murders linked to hapless insurance salesman Lester Nygaard and violent criminal Lorne Malvo.

Tolman, 32, had been temping as a receptionist at a consulting firm when she auditioned for Molly. She had moved to Chicago from Dallas about five years earlier to study at Second City's famed comedy program.

She felt the chances of her landing the Fargo role were "far-fetched," but she threw in a tape anyway. Tolman didn't even tell her family and friends that she made it through callbacks. When Hawley finally phoned her to tell her she had won the part, she was "stunned."

Tolman had been working as an actress for years, whether in theatre or commercials, or improv and sketch comedy. But Fargo marked her first television series.

Tolman said she didn't realize how instrumental her character would be in the storytelling until she received the script for episode two. She also didn't anticipate how beloved Molly would be among fans and critics.

"I was mostly concerned with the show being well-received and well-loved, so I didn't really think about this character and what that meant for me. So it was really awesome to watch people take to her so fondly and in turn take to me so fondly for bringing this character to life," she said. THE CANADIAN PRESS

*This example is based on the results of a theoretical portfolio in a Registered Education Savings Plan with a 6.26% average annualized return, and includes Canada Education Savings Grant (CESG) payments. The CESG will add 20% of the first $2,500 contributed annually for each eligible child/beneficiary, up to a maximum grant of $7,200. This example is strictly for illustrative purposes only and is not intended to be representative of the performance of any actual or future investment available to investors. Actual client returns may differ substantially. Investment advice is provided by Royal Mutual Funds Inc. (RMFI). RMFI, RBC Global Asset Management Inc., Royal Bank of Canada, Royal Trust Corporation of Canada and The Royal Trust Company are separate corporate entities which are affiliated. RMFI is licensed as a financial services firm in the province of Quebec. ® / ™ RBC and Royal Bank are registered trademarks of Royal Bank of Canada. ©2014 Royal Bank of Canada.

METRO DISH

OUR TAKE ON THE WORLD OF CELEBRITIES

Pop goes the week

Hugh puts the Cleaver into reprising Bridget Jones character

STARGAZING
Malene Arpe
scene@metronews.ca

Hugh Grant will not be in the third Bridget Jones film. But he promises he will join everyone else in not watching the movie.

Megan Fox says she has "lived many past lives" with husband Brian Austin Green. Megan, sweetie, you have not. It just seems like it when he asks for his allowance for the 70th time.

This week in Peculiar Occurrences: 1) Esquire's sexiest woman alive, Penelope Cruz refuses to talk about pretty much everything in her interview with the magazine. 2) Idiots who spent $20,000 on Hermes Birkin bags are now returning the bags claiming they smell of weed. 3) Harry Styles is observed exiting his car for the purpose of vomiting. 4) Amal Alamuddin takes new husband George Clooney's name.

Reese Witherspoon thinks last year's arrest for DUI "showed I have a complexity that people didn't know about." After she finishes stalking Miley Cyrus and shoplifting at the zoo, she hopes that we'll know her completely.

Chelsea Handler says that being friends with Jennifer Aniston is a "real burden" because of the constant wedding questions. "Well," says Jennifer, "the planning just got so much easier now that I don't have to worry about finding someone willing to sit next to Chelsea Handler."

You're going to feel like a jerk for dissing Bono's shades

Bono

We've been making fun of Bono's ever-present massive sunglasses for two decades now, but it turns out we're all jerks. When asked by Graham Norton during an interview if he ever takes his trademark shades off, the U2 front-man offered this comedy-killing explanation: "This is a good place to explain to people that I've had glaucoma for the last 20 years." Don't you feel terrible now? But while glaucoma can lead to blindness if not treated, Bono's going to be just fine. "I have good treatments and I am going to be fine," he said. But we can still make fun of him for the whole forcing an album on all iTunes users thing, right?

Twitter

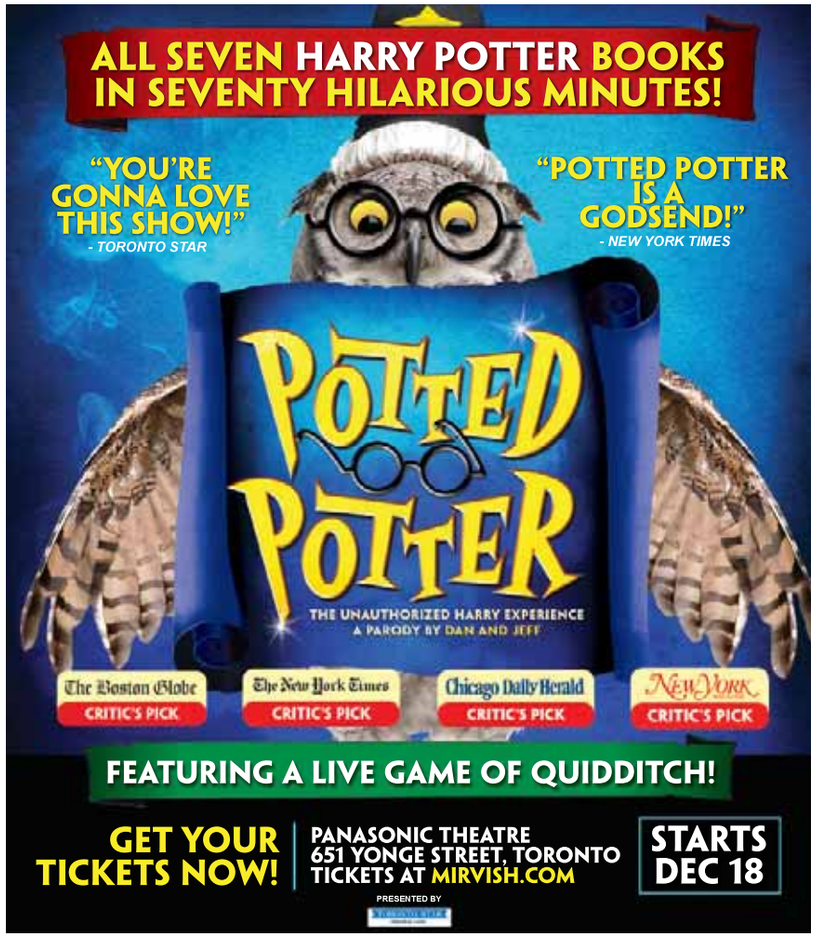
@katyperry
I love when I meet a person so smart they short circuit during their conversation

@lenadunham
You know when you forget to eat for a few hours, decide that you're above food/people who eat are pathetic, then consume a whole chicken?

@RebelWilson
Who can train for a marathon? I'm currently training to be able to blow dry AND straighten my own hair without having to take a break

The Law of Jude: Exes must part with a baby

You probably didn't have any doubts about Jude Law's virility, but just in case, the Sherlock Holmes star is working hard to put them to rest. "I can confirm that Jude Law and Catherine Harding are expecting a child together in the spring," the actor's rep tells People magazine. And even though Law and Harding "are no longer in a relationship," they "are both wholeheartedly committed to raising their child." If this all sounds familiar, it's because Law had his current youngest child, five-year-old Sophia, under similar circumstances, announcing that ex Samantha Burke was expecting after they'd split up. He also has two children with ex-wife Sadie Frost. A word of warning to future ex-girlfriends of Law: Ask for clarification before accepting any "going away presents" he might offer.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Stop treating your credit card like a bottomless cookie jar

Debt trap. The only way to truly take control of your life is to stop spending beyond your financial means

GAIL VAZ-OXLADE
Gail blogs daily at gailvazoxlade.com

People stop me on the street, in the mall, at the supermarket to ask me if the people who appeared on my TV shows were real and, by the way, how could they ever get themselves into so much debt.

It's easier than most people think.

A credit card is kind of like a bottomless cookie jar. With easy access to credit, there's no reason to wonder when the treats will run out, and you are never disappointed.

Want a new outfit? Just stick it on a credit card. Want dinner with a bunch of friends? Ka-ching, ka-ching. Desperately in need of a sunny vacation to beat the winter blues? There's room on the card and that's just what it's for, right?

When credit became a commodity and lenders started hiking limits and offering incentives to take on more cards, people started behaving like greedy children, gobbling cookies without a thought to the tummy ache that would eventually follow.

Now, Canadians think nothing of spending more than they make every year. Hey grown-ups, before you think to chastise a child for anything, think about your own lack of self-control!

Sometimes there are cookies in life, sometimes there are not. ISTOCK

How did we get so much credit? All you needed was a nice, shiny credit score and you could have all the credit you wanted.

Do you know that people who make only the minimum payment on their credit cards have a better credit score than those who pay off their balances in full every month? Why? Because they're more profitable customers, so they score higher.

Do you want to be some company's dream customer, paying gobs of interest and twisting in the wind when the company decides to change the rules of the game? Or do you want to be in charge of your money and your life?

Focusing on your credit score is a trick, a distraction from the real issue: You have to learn to live within your means.

Credit cards only serve you when you have the power. Give the power to the creditor and you're a puppet, jumping and twitching. So, do you want to be some credit card company's puppet? Like the feeling of twitching when collectors call? No? OK then, it's time to retake control.

Being in charge means being out of debt. It means paying off your balance in full every single month. It means having only as much credit available as suits your needs.

Living within your means isn't as hard as some people think. Yes, you have to make choices. And yes, you may have to wait a while before you can take that vacation.

But when you stop treating your cookie jar like it has no bottom and start living within your means, you'll be in charge.

Sometimes there are cookies, and sometimes not. And if there are no cookies for a while, that's not the end of the world. You just have to get busy baking!

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How did we get into this gigantic mess?

Equifax Canada is predicting that our consumer debt levels will hit $1.4 trillion in 2014. Here's why:

1. People are paying only the minimum required on their credit cards. Those tiny payments are easy to work into their cash flow and, since people are loathe to add up what they actually owe, make people feel their debt is manageable. Ditto the debt on lines of credit.

2. We simply don't understand or won't accept the fact that all that consumer debt is "callable." That means, at the bank's whim, you can be asked to repay what you owe in its totality and, if you can't, you'll be sent to collections immediately. When you warn people of that, they say things like, "Oh, the bank would never do that." Yes, they would.

3. Folks won't live within their means. All that keeping up is going to end up costing a lot of them their financial security — something far more important than snappy shoes or the latest toy. For the people who would rather have granite countertops than a six-month emergency fund, it is only a matter of time before all that debt catches up with them.

4. Our net worth has grown and we keep being told that all the debt we have is OK because, hey, look at how much we have in assets. Here's the problem with that argument. Let the stock market change direction, or let the real estate market see a correction, and you'll watch your net worth plummet. The debt? Well, it's here to stay. As solid as concrete tied around your neck, that debt is going nowhere.

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Money 101. Two couples, one year to make them richer

Building future financial foundations

In only 10 months, our two Metro Money Couples have improved their net worth by more than $70,000. As we near the end of 2014, it is my mission to send each couple into the future with a rock solid financial plan. – *Lesley-Anne Scorgie*

Anne-Marie and Peter are putting together the next steps for each of their financial goals. SHUTTERSTOCK

Carolina and Jose would like to save money so their children can afford various activities. SHUTTERSTOCK

Anne-Marie and Peter

Anne-Marie, Peter and their daughter recently returned from a 10-day holiday in Ireland, followed by Thanksgiving weekend with family in Moncton, N.B. Thanks to their credit card points and a free annual companion flight, the couple was able to reduce their flight expenses to less than $1,000.

While away, Anne-Marie and Peter stayed with friends and family, further reducing their travel expenses. All in, the well-planned trip cost less than $1,800 by saving in advance through regular monthly contributions into their high-interest savings account.

Upon their return, Anne-Marie, who is on parental leave, learned her employer plans to lay off up to 3,000 staff in the coming years. She is nervous, but has been assured by her employer that her seniority, high level of education, and bilingual language skills count heavily towards her job security.

Peter returned to much better news from his employer — they are thinking of giving him a sizable raise and promotion that he has been hankering for over the past three years.

This month, our focus was to lay the foundation for Anne-Marie and Peter's five-year financial plan. Every great financial plan is rooted in the principle of steadily growing net worth each year, while working towards common goals. Thus, I asked Anne-Marie and Peter what their specific goals for the next five years are and when they plan to accomplish them.

The goals were: Attain better life insurance (one year or less); debt freedom (one year or less); get a raise or a different job for Peter (one year or less); expand their family (one to three years); buy a home (three to five years); grow investments to $250,000 (five years); travel (ongoing); grow income three to four per cent annually (ongoing).

Most notably, Anne-Marie and Peter's investment goals are aggressive, as is their need to save a down payment.

Anne-Marie and Peter recap

- Location: Toronto
- Ages: 37 and 33
- Occupations: Broadcasting and sports editing
- Total household income: $110,000
- Life stage: First child arrived in May
- Financial savvy: Medium to high — they use budgets, have retirement savings, and are committed to paying off debt
- Rent or own: Rent
- Top goals for 2014: Pay off debt, start an RESP, and begin saving a down payment
- Current net worth: $105,000
- Homework from last month: Develop a plan to save a down payment and continue the hunt for an investment and insurance adviser

Homework

Over the course of the next month, I will help Anne-Marie and Peter put together the next steps for each of their goals. Their homework is to prepare a high-level, five-year budget that will accommodate their goals.

THE NAMES OF BOTH COUPLES HAVE BEEN CHANGED TO PROTECT THEIR PRIVACY.

Carolina and Jose

Throughout the past month, Carolina and Jose have spent more than usual having fun with friends and performing low-cost home maintenance. They also received partial financial assistance from their condo association for the removal of trees and debris as a result of a freak snowstorm in September.

Between the costs of their social endeavours, home improvements and snowstorm cleanup, they are feeling financially squeezed. It's time for serious frugal living from now until the end of the year.

Thankfully, Jose's salary is up for review later this month, and his company is considering making him the safety manager for his entire division. This potential raise would equate to approximately $5,000 per year, a significant improvement to the couple's budget.

Now that the couple has officially settled into their new home, and Jose's job continues to improve, they are ready to turn their attention to their eventual retirement. Jose and Carolina have expressed concerns that their student debt is preventing them from being able to save money. But we have found an opportunity within their budget, approximately $100 per month, that they can use toward building their RRSPs.

As the first step in establishing their financial plan, Jose and Carolina shared the following goals and time frame to accomplish them for the next five years.

The goals were: Establish RRSPs (one year or less); attain life insurance (one year or less); open an RESP for each child (one to two years); afford activities for each child (two to three years); find a part-time job for Carolina (three to five years); debt freedom from student loans and line of credit (five years); get a bigger home (five years); grow investments to $50,000 (five years); travel (ongoing); grow income three to four per cent annually (ongoing).

Also of note is that Jose and Carolina would like to save up to take a vacation — just the two of them — for their 10-year wedding anniversary, which is fast approaching. They will need to tuck away approximately $6,000 to make that dream a reality.

Carolina and Jose recap

- Location: Calgary
- Ages: 33 and 32
- Occupations: Stay-at-home mom and roofing
- Total household income: $62,000
- Life stage: Three daughters, aged five, three and one
- Financial savvy: Medium — they have established a budget, purchased a home, are frugal, and have no retirement savings
- Rent or own: Own
- Top goals for 2014: Pay off debt, buy a house, and visit family
- Current net worth: – $3,000
- Homework from last month: Begin exploring investments

Homework

Similar to Anne-Marie and Peter, Carolina and Jose's homework includes building a five-year budget around their five-year goals, as well as opening up their RRSPs.

LESLEY-ANNE SCORGIE IS A COLUMNIST WITH METRO, FINANCIAL COACH AND BESTSELLING AUTHOR OF WELL-HEELED.

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Wandering into a workspace near you

An office open to all. Rentable workspaces are a trendy option for those lacking a cubicle to call their own

EMILY LAURENCE
Metro in New York City

If you're self-employed or work mostly alone, you know how hard it can be to get motivated. A day planned to be productive can turn into sleeping in, getting side-tracked by Buzzfeed, eating and then going to the gym because you feel too cooped up.

A solution to this problem is quickly emerging in rentable workspaces that are not only thoughtfully designed to spark creativity but also serve as a place to form business connections. And it's not just bloggers who are taking advantage. Businesses are starting to rent spaces out, too. Here, we highlight some of the available options:

WeWork
With 26 locations worldwide and 14,000 members, WeWork is truly on the forefront of this movement. Founding partner Rebekah Paltrow Neumann tells us the three components that make up the WeWork platform are space, community and services. Unlike other members-only workspaces, WeWork actually offers back-end tech support. And they've found it isn't just startups and independent workers taking advantage of their locations, workshops and other perks, like the WeWork app, that connects people who are looking for help with, say, WordPress. Big, global companies, like Reddit, rent out WeWork space, using it for satellite offices.

NeueHouse CONTRIBUTED

WeWork CONTRIBUTED

NeueHouse
This six-storey space in New York has an industrial-chic feel, with a full restaurant on the ground floor, open tables and plenty of private conference rooms. Some members choose to only have access to the main level ($600 per month), while others rent a permanent space upstairs (roughly $1,400 per month). Magazines Monocle and Surface have both made NeueHouse home base, as well as other small businesses like a startup coffee business and a team of private investors. With a concierge to check in clients and arrange meetings, hospitality is paramount.

Makeshift Society Brooklyn
Located in Williamsburg, Makeshift Society Brooklyn has a totally different vibe, which co-founder Bryan Boyer tells us was made to reflect the neighbourhood. There is another location in San Francisco that he says fits the neighborhood feel there, too.

Here, the emphasis on connecting people and helping businesses grow is especially strong.

"When people join, we take the time to find out what they do and what they're working on, and we'll say, 'Oh, you should meet so-and-so.' Having things like a communal kitchen, open workspaces and mixers connects people without it being a 'networking event,'" Boyer tells us.

Makeshift Society Brooklyn has regular events and classes where topics range from typography to making the whole working-for-yourself thing actually pay off.

Various memberships are offered, with a base $30 day pass, increasing to $50 a month to use the open workspaces, and topping at $500 a month for a permanent space where you can keep your computer and files.

"It was a new country but it very quickly felt like home."

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Breaking the ice, one bonbon at a time

Dear Metro,
I just started a great new job about a month ago. I'm loving the work, but I still don't feel like I fit in with the other employees. My team is a tight-knit group who frequently socialize outside the office. And while they haven't been outright rude, they also haven't made any open efforts to invite me into their fold. How can I crack their circle?
— All By Myself

OFFICE SPACE
Eleni Deacon
life@metronews.ca

Feeling a little left out? Friendships, much like Rome, aren't forged in a day. Take some time to ease your way into the fold with a cheery disposition and a half-dozen doughnuts. ISTOCK

Dear ABM,

Starting at a new office is a lot like starting at a new high school. You're a little nervous, you're wearing a meticulously co-ordinated outfit that you probably purchased earlier that week, and you don't know the way to the washroom. But even if you're having ninth-grader flashbacks, remember this: You are not in high school.

So while workplace buds definitely make the week more fun, don't think of this as an in-or-out popularity contest. When it comes to forging office friendships, play the long game — not the short-and-frantic game.

You're not going to become president of the water cooler overnight, so just chill. Rather than aiming for group-hug, invite-to-their-wedding acceptance, focus on one or two people with whom you can build a solid bond. Maybe Kyle shares your passion for obscure 1960s baseball statistics. Or Tina has a similar interest in woodcarving. If it seems you might connect with a particular person, invite them for coffee or shoot them a jokey email. One strong (and genuine) friendship could open the door to the rest of the group.

You should also assess your own attitude. Your first month in new a role is "please love me" time. Not only do you want to prove yourself a hard-working, creative-thinking and generally A+ employee — you also want to prove yourself a likable, not-annoying human being. But these two motives can sometimes work in conflict: try-hards can be turn-offs.

If there's a chance your chilly reception stems from intimidation, show your co-workers that you're on their team. This might be as simple as smiling more frequently and being more thankful for help. While it's important to make a solid out-of-the-gate impression, ensure you do so as an ally rather than a competitor who wants to trample every teammate, boss, intern, doorman and trash can in your path.

And in cases like this, light bribery is not off-limits. Most people like Timbits. And the people who bring Timbits to work.

ELENI DEACON IS A TORONTO-BASED WRITER WHO HAS SEEN IT ALL AS AN EAGER EMPLOYEE OF BIG OFFICES, SMALL OFFICES, HOME OFFICES AND ONE ITALIAN RESTAURANT.

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‘No one had done a conference about black women in tech before’

Lady and the tech. Kathryn Finney is working to create a support system for minority females in the industry

LAKSHMI GANDHI
Metro in New York City

Kathryn Finney says many people are discouraged from pursuing a career in tech before they even begin. ISTOCK

When Kathryn Finney founded digitalundivided — an organization devoted to engaging minority communities with the tech world — she didn’t know quite what to expect. It was 2012 and it didn’t seem like there were a lot of resources available to African-American women in the field.

“We had no idea who was going to come,” says Finney of digitalundivided’s FOCUS100 conference. “No one had done a conference about black women in tech before.”

There’s been a lot of talk in recent months about the lack of diversity in tech — and about the lack of female and African American representation in that world in particular.

Finney began her site The Budget Fashionista during the early days of the fashion blogosphere in 2003. She says that she’s seen firsthand the challenges that many black female entrepreneurs in tech face.

“I was the only black person at one conference and one of three women,” she says, “and I remember just how marginalized we were. Everyone just kind of ignored me.”

In the years since then, Finney says she’s thought a lot about how other women and people of colour can be given opportunities to break into what is often an insular field.

She says she draws inspiration from the story of her own family in particular.

“My father was a brewery worker and the brewery shut down,” she recalls, noting that this was a common story in her hometown of Milwaukee during the 1980s. “My father saw himself as a displaced worker.”

The senior Finney managed to meet with an executive at IBM and get an internship at the company at the age of 36. That opportunity launched his second career, eventually landing him at Microsoft. Finney shares these lessons she learned from both her father’s story and her own to navigating the world of tech.

Embrace your outsider status

“The best way to handle it is to embrace being the unicorn,” says Finney, often the only woman of colour in a room of executives. “It’s not your job or responsibility to give racial sensitivity lessons. In fact, it distracts you from your ability to grow your business.”

Don’t try to be the official spokesperson

As many tech companies have gone through some soul-searching about diversity in recent months, there have also been some high-profile comments from some techies decrying the need to recruit from underserved communities. “For the most part I don’t engage (with those people),” says Finney. “I don’t look at that as my job. Our responsibility isn’t to diversify tech. Our goal is to help black women get into the tech pipeline.”

Give entrepreneurs the support they need

Creating a strong support system for women in tech, says Finney, is key to success down the line. “You’re kind of like the mafia,” she says of her group, which is already two years strong. “Once you’re in, you don’t leave.”

Create a path for others

- Finney and her group digitalundivided are concentrating on helping women of colour find opportunities that suit them. Part of the problem, she says, is that many people have a misguided idea of what working in the field means and are discouraged from pursuing a career in tech before they even begin. “We have to show people the path and show what the end of the pipeline looks like,” says Finney.

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Lessons from the desert

What will drift away with the desert and stay solid on the ice?

The severe market crash in October 2008 changed my life. I started running to regain my health, both emotional and physical. Shortly after I took my first steps, I ran the Gobi March in China in June '09, followed by the Atacama Crossing in Chile in '10 and the Sahara Race in Egypt in '11. In this post, I share a lesson learned from my experience running deserts.

LESSONS FROM THE DESERT
Stéfan Danis
life@metronews.ca

Every new adventure is an opportunity to assess how previous approaches panned out. ISTOCK

When adversity visits us, it is an invitation to reflect on how we can better prepare to face it effectively.

As I head out to Antarctica for my fourth multi-stage ultra-marathon, even though the race is identical in format to the previous ones, my preparation is vastly different.

For Antarctica, I applied the time-tested and simple review of determining what I will stop, start and continue to do, as well as considering what aspects of my preparation techniques need to be adjusted or changed.

- Stop: Worrying! With experience and confidence, there is no use wasting energy fretting about it. I am just enjoying the journey irrespective of Antarctica's unique challenge.
- Start: I run with weight anklets to replicate the snowshoes or heavier shoes with crampons I will need during the race.
- Continue: Being superstitious. I will use the same old and torn backpack.
- Change: I have shortened my running stride to be lighter on the unpredictable snow and ice surface.

When adversity awaits us, be it personally or at work, we are forced to rapidly reclaim time to deal with the new issues we will encounter.

While becoming more effective and efficient might be enough to make it through, to thrive we also need to shed old activities to redirect energy to the new challenge.

In contrast, when not confronted with adversity, the most proactive response is to prepare for what is inevitably coming our way.

If we have already stopped certain activities, thus creating some slack in our routine, it is easier to seize the next challenge and turn it in an opportunity.

Same race, different pace

As I head out to Antarctica for my fourth multi-stage ultra-marathon, even though the race is identical in format to the previous ones, my preparation is vastly different.

STÉFAN DANIS IS THE CEO OF NEXCAREER AND MANDRAKE, AND THE AUTHOR OF GOBI RUNNER.

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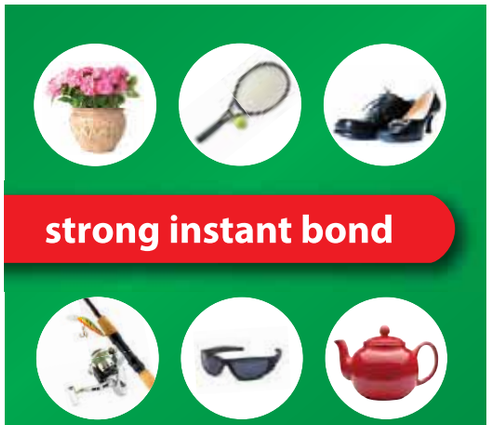

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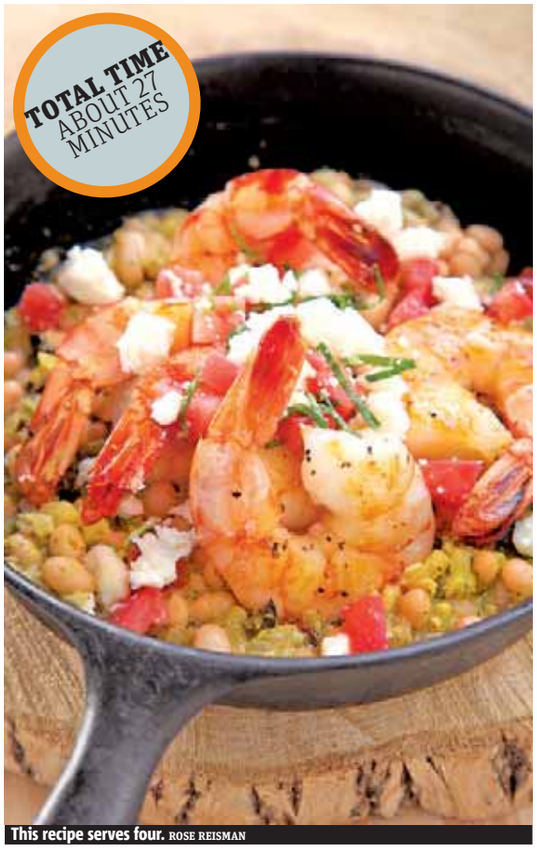

This recipe serves four. ROSE REISMAN

Look to Italy for inspiration

Shrimp with White Beans, Lemon and Pesto. If you have a skillet and a few staples, you have a quick meal

ROSE REISMAN
For more, visit rosereisman.com or follow her on twitter @rosereisman

FLASH FOOD

From your fridge to your table in 30 minutes or less

Ingredients

- 12 oz large shelled shrimp (tail left on)
- 2 tsp vegetable oil
- 1 cup chopped onion
- 1 tsp minced garlic
- 1 1/2 cups canned white navy beans or kidney beans, drained and rinsed
- 1/4 cup store-bought or home made pesto
- 1/3 cup low-sodium chicken stock
- 1 1/2 tbsp lemon juice
- 1/4 cup chopped black olives

Garnish
1/3 cup crumbled reduced-fat feta cheese (1 1/2 oz/45 g)
1/2 cup diced tomatoes

Nutritional information

Per serving

- **Calories.** 197
- **Carbohydrates.** 19 g
- **Fibre.** 1.3 g
- **Protein.** 20.5 g
- **Total fat.** 5.3 g
- **Saturated fat.** 1.6 g
- **Cholesterol.** 110 mg
- **Sodium.** 350 mg

This hearty meal is similar to a classic dish that comes from Northern Italy.

The beans and pesto blend really well with the olives and grilled shrimp.

I love to serve this skillet dish with a green salad, and good quality olive oil and balsamic vinegar.

Add a piece of Italian bread to soak up the delicious pesto and you're in heaven!

If you have the time, cooking the beans from scratch is a real delicacy.

I use the quick soak-and-cook method.

Just cover your beans with water, bring to a boil and cook for two minutes. Remove from the heat and let sit, covered, for 1 hour. Drain, cover the beans with water and simmer just until tender.

Beans are a high-quality carbohydrate that is rich in vitamins, minerals and fibre. They can help lower cholesterol, high blood pressure, triglycerides and reduce the risk of heart disease, Type 2 diabetes, obesity and osteoporosis.

Beware of store-bought pesto that contains excess oil. You can also make your own pesto using whatever herbs are in season. I like to use a combination of basil, parsley and cilantro for a twist on the traditional.

As a time-saver, cook the onion and bean dish early in the day, but cook the shrimp just before serving.

Directions

1. Either grill or sauté shrimp in a skillet sprayed with vegetable oil just until cooked (about 5 minutes). Set aside.

2. In a large skillet sprayed with vegetable spray, add the oil and sauté the onion and garlic for 5 minutes on medium heat until soft and lightly browned. Add the beans, pesto, stock, lemon juice, and olives and cook for 2 minutes until the dish is warm.

3. Place on serving plate and top with shrimp, feta and tomatoes. **THE BEST OF ROSE REISMAN (WHITECAP BOOKS) BY ROSE REISMAN**

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CANADA POST CAN HELP GROW YOUR BUSINESS

SNAP ADMAIL REACHES TARGET CUSTOMERS

CONTRIBUTED

How do you raise awareness and grow sales on a tight budget? It's a top of mind issue for small business owners and certainly one Lana Cianfrini is tackling as co-owner of Enzo Pizzabar in Toronto's trendy Queen Street West neighbourhood.

A family business with roots in central Italy, Enzo Pizzabar is built on authentic recipes from chef/co-owner Ryan Menchella's family and a unique business concept. Unlike its fast-food competition, the casual pizza parlour flash-bakes traditional and made-to-order pizzas in a 900-F oven imported from Italy. There are no precooked slices on display. Everything is fresh. It's the type of quality expected from sit-down restaurants made in about three minutes.

Since their launch in April 2013, Cianfrini has been focused on getting the word out. "I'll drive down Bathurst Street and think, 'do these people know that Enzo's is right around the corner?' It's such a short distance, but unless you market, how are people going to find you?"

They started by handing out brochures and flyers in the surrounding neighbourhoods and setting up Instagram and Twitter accounts. "I began looking online for other cost-effective ways to send out flyers and market the business and that's where I learned about unaddressed admail," says Cianfrini.

Unaddressed admail is a targeted, direct mail service that lets you send flyers, coupons, brochures, pamphlets, and postcards to the neighbourhoods you want to reach without a mailing list. "You can choose a specific street, the number of addresses you want your marketing material delivered to, whether you want it to go to single family homes, condos or store fronts. You can also specify the income level of the people you want to receive your marketing material," says Cianfrini. "Unaddressed admail is a great way to reach your target audience. Plus, it's cost-effective and it works."

Enzo Pizzabar's first unaddressed admail campaign focused on Toronto's Liberty Village. The impact: within two weeks of the mailing, sales increased 30 per cent.

Shortly after, Cianfrini learned about and tested Snap Admail, a web-based unaddressed admail solution from Canada Post. This all-in-one direct marketing tool includes targeting, design, printing, and delivery.

This got her excited about her next campaign. "It's exactly what I asked for in my prayers. It has an interactive map, the directions are very clear and navigating to each stage is simple. I completed the forms without having to call the help desk," she says.

"I love unaddressed admail because it's cost effective and once you've gone through that initial process of putting everything together, it's easy. The flyers are mailed out and you just wait for customers to come in. Now with Snap Admail that process is easy, too."

And those customers are coming in. Enzo Pizzabar is looking into a second location.

CONTRIBUTED

PLANNING AND PRINTING INCLUDED

It's an often quoted statistic: Only about 50 per cent of businesses survive their first five years. Lack of sales is one of the top reasons businesses get into trouble. Having a targeted marketing plan is one tool that can help improve the likelihood of success.

Still, it can be expensive, particularly for small businesses that may not have the time or money to create an effective plan, especially when there is no guarantee their efforts will be successful, says Bill Gunton, vice-president, marketing and commercial products at Canada Post. "Direct marketing campaigns have a proven track record. That's why Canada Post launched Snap Admail, an easy, cost-effective online marketing tool to help small businesses plan their next direct mail campaign from concept to execution."

A few facts about why direct marketing works: 95 per cent of Canadians open their mail the day they receive it; direct mail response rates outperform email by 30 times; if it looks interesting, 89 per cent of Canadians will open and read it; 65 per cent of Canadians say they have made a purchase as a result of direct mail.

Available through Canada Post's website and powered by Taradel, a full-service marketing firm, Snap Admail enables users to create direct mail pieces, plan their target audience, send the pieces for printing and distribute them to target markets. The tool offers access to 24/7 expert support and allows users to choose from existing designs and templates or upload their own brochure, pamphlet, postcard or flyer. Printing and distribution are included in the cost.

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SHUTTERSTOCK IMAGES

Local shops are what make a community

Yellow Pages campaign encourages people to shop at local businesses this holiday season

There are more than one million small businesses in Canada, and they employ close to half of the country's workforce. In today's global marketplace, with its myriad of online-shopping choices that are just a mouse click away, it's easy to forget about the positive impacts that our dollars have when we spend them at retailers in our own communities, whether it's at a store that makes handmade chocolates, natural skin-care products or microbrewed beer or at an independent bookstore.

Shop The Neighbourhood is a free initiative by Yellow Pages that aims to raise awareness of the important role that small businesses play in creating healthy, thriving neighbourhoods. Special events marking this campaign will take place on Saturday, Nov. 29, in Toronto, Ottawa, Montreal, Calgary, and Vancouver.

"Small businesses are the lifeblood of neighbourhoods across Canada. They give our communities their uniqueness and are often the reason we're drawn to specific areas," says François Ramsay, senior vice-president, corporate affairs at Yellow Pages.

It's important to note that Shop The Neighbourhood is more than just a single day of recognition for the economic treasures that our small businesses are. During the six weeks leading up to Nov. 29, an awareness campaign will promote the positive impacts of supporting small businesses and shopping locally. This will be capped off with a day in which residents are officially encouraged to make a local purchase at a participating business and take advantage of exclusive event-day deals.

Nov. 29 falls between Black Friday and Cyber Monday, two days when Canadians tend to cross the border to the United States or go online to take advantage of bargains and get a head start on holiday shopping.

Yellow Pages consciously chose to put Shop The Neighbourhood between those two days, to provide Canadians with local shopping choices with their own exclusive deals and savings offered by neighbourhood businesses.

YELLOW PAGES SUPPORTS SMALL BUSINESSES

The digital gap between consumers and Canada's businesses is widening: three-quarters of Canadians research purchases online, but less than half of small businesses in Canada have an online presence, according to a 2014 Canadian Internet Registration Authority (CIRA) report. What's more, a recent Statistics Canada study revealed that cross-border shopping by Canadians in the United States rose 72 per cent between 2006 and 2012, with Canadians spending $8 billion in the U.S. in 2012 alone.

Yellow Pages, a Canadian digital media and marketing solutions company, has a century-long legacy of working with small businesses in communities across Canada. Through its business operations, Yellow Pages strives to help businesses close that digital gap through its service offering. Now, with Shop The Neighbourhood, it's allowing participating businesses to experiment with online and mobile marketing by hosting a promotion for free on Yellow Pages digital properties.

HOW IT ALL BEGAN

Shop The Neighbourhood was originally piloted by Yellow Pages in downtown Oakville, Ont., in February 2013; from there it was expanded to the Greater Toronto Area in November of that same year.

Post-event research showed that more than 50 per cent of people in the GTA who had heard of the campaign purposely chose to make a local purchase that day, while more than 80 per cent said that it directly influenced their shopping habits. "Our Shop The Neighbourhood initiative is a reminder to all Canadians of how important it is to support local businesses as the impacts of that support extend to the hearts of our communities," says Ramsay. "On Nov. 29 this year, show your support for neighbourhood businesses by making a local purchase."

If all Canadians choose to buy locally — both during Shop The Neighbourhood and throughout the rest of the year — small businesses will be strengthened and, as a result, so will the neighbourhoods in which we live, work and play. To participate in Shop The Neighbourhood as a business or a shopper, visit shoptheneighbourhood.ca.

Deals are available on the following platforms: YP.ca, the Yellow Pages mobile app, the ShopWise mobile app, and on shoptheneighbourhood.ca. You can also show your support by joining the Shop The Neighbourhood Facebook page or Twitter account or by following the hashtag #shopthehood.

SMALL BUSINESS, BIG BENEFITS

According to Industry Canada, "approximately 100,000 small businesses are created in Canada each year. Small businesses also employ 40 per cent of Canada's private sector workforce."

Here are just three benefits that small businesses offer their communities:

1 **Keep dollars in the area.** Money spent within neighbourhoods directly benefits the local economy and tends to be reinvested within the community in the form of local employment or the contracting of locally based supplies and services.

2 **Keep decision-making power close to home.** Local ownership means that business operation and activities that may affect the community are made locally, by people aware of the impacts that those decisions have on the surrounding area.

3 **Promote close-knit neighbourhoods.** Local business owners and staff share the community's interests and are often personally invested in the welfare and future of the neighbourhood.

Buying local means supporting small, neighbourhood businesses that directly contribute to building healthy, thriving communities. Shop The Neighbourhood is a Yellow Pages initiative encouraging Canadians nationwide to make local purchases on November 29th.

Join the movement!

#shopthehood

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shoptheneighbourhood.ca

Rams' bag of tricks grounds Seahawks

NFL. Trickery on special teams help St. Louis send defending champs down to 3-3

metro AR Rams defenders Robert Quinn, top, and Marcus Roberson bring down the Seahawks' Kevin Norwood on Sunday in St. Louis. The Rams won 28-26. Scan the image with the Metro News app for more scores from the NFL on Sunday. DILIP VISHWANAT/GETTY IMAGES

Walking off the field, his back to the huddle, Austin Davis had no idea the St. Louis Rams would gamble in this spot. Not backed up at their 18.

The quarterback glanced back in surprise to see Johnny Hekker, arm cocked, about to let one go.

It certainly surprised the Seattle Seahawks, even though they've seen it before.

"That's pretty sweet," Hekker said of the pass to a wide-open Benny Cunningham that helped the Rams run out the clock and beat the defending Super Bowl champions 28-26 on Sunday. "We've been practising that play for a long time."

Hekker is a former high school quarterback and is the holder on place kicks. His TD pass on a fake field goal to Danny Amendola, who'd pretended to jog off the field, was the go-ahead score and the lone touchdown for the Rams in a 19-13 win over Seattle in September 2012.

The Seahawks were familiar with the fake punt/pass but didn't expect trickery in that situation. They got fooled more than once.

Stedman Bailey had a 90-yard touchdown on a trick return that had the Seahawks thinking another player was going to field the punt. Cunningham had a 75-yard kickoff return on a squibbed kick that had rolled into the end zone and perhaps put the Seahawks on their heels. It set up an early touchdown for the Rams (2-4).

Upset special

28	26
Rams	Seahawks

The Rams won for just the third time in 19 games against Seattle. They scored more than 20 points against Seattle for the first time in 15 meetings since 2006.

"It was great execution by them on a couple different scenarios," Seahawks coach Pete Carroll. "It made a huge difference in this game.

"If they don't catch that ball, it's ours and we kick the field goal and it's over. A very gutsy play."

Russell Wilson rushed for 106 yards on seven carries and also passed for two touchdowns while going 23-for-36 for 313 yards, becoming the first quarterback in NFL history with 300 yards passing and 100 yards rushing.

But the struggling Seahawks fell to 3-3 with a second straight loss.

The Seahawks dominated statistically, outgaining the Rams 463 yards to 272. Doug Baldwin's nine-yard reception cut the deficit to two with 3:18 to go, but the Rams were able to run out the clock after Hekker's completion to Cunningham on fourth-and-3.

THE ASSOCIATED PRESS

TD machine

Manning breaks touchdown passing record

Denver Broncos quarterback Peyton Manning threw his 509th career touchdown pass during the second quarter of Sunday night's game against San Francisco, breaking the record set by Brett Favre.

Manning threw an eight-yard scoring strike to Demaryius Thomas in the corner of the end zone for the record breaker, which was his third TD toss of the game.

Manning reached the milestone in his 246th regular-season game. Favre needed 302.

The Broncos led 21-10 at halftime.

Earlier,Manning threw a 39-yard touchdown pass to Wes Welker, and then a three-yard score to Emmanuel Sanders.

THE ASSOCIATED PRESS

For the result of Sunday night's game, go to metronews.ca.

Manny Pacquiao

Pac-Man takes his shot at b-ball

Manny Pacquiao made his professional basketball debut on Sunday, just a month before he is set to defend his WBO welterweight crown.

Pacquiao started Sunday's game for the newly formed KIA Sorento of the Philippine Basketball Association but played only seven minutes and committed two turnovers in his team's 80-66 win over the Blackwater Elite at Philippine Arena.

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Stuck on repeat at BMO Field

Outplayed for long stretches by the lowly Montreal Impact, the worst road team in MLS, Toronto FC was officially eliminated from post-season contention for the eighth straight year after a 1-1 tie Saturday. The game ended with some scuffles resulting in cards being handed out in stoppage time, but lack of cool was just one of Toronto's issues this season which wraps up Saturday in New England. Here are some suggestions to fix a broken franchise. THE CANADIAN PRESS

1 Find a coach and stick with him

Toronto was 9-9-6 when Ryan Nelsen was fired. It has gone 2-5-2 since. So much for change.

Add in Greg Vanney's nine games to date and Toronto's overall league record is a woeful 62-119-74 shared by the nine coaches in club history.

The revolving door has also hurt players. Young Canadian fullback Ashtone Morgan, for example, went from a starter to the side of a milk carton.

MLS is a unique league, from its demanding travel to its confusing regulations and unpredictable refereeing. TFC needs a coach that knows the league and is given time to do his job.

Toronto FC coach Greg Vanney THE CANADIAN PRESS

2 Fix the D

When he was hired in September 2013, GM Tim Bezbatchenko identified Toronto's lack of scoring as a major problem. MLSE's chequebook helped take care of that. After scoring 30 goals in 2013, Toronto has registered a franchise-high 44 so far this season.

But TFC has taken a step back on defence, conceding 53 goals to date, compared to 47 last season. Another reliable centre back is needed, but more importantly, TFC needs a midfield that helps defend. Right now, there is not enough grit and commitment among some midfielders.

TFC's team defence was unable to step it up when captain Steven Caldwell missed time due to injury this season. TORSTAR NEWS SERVICE

3 The Michael Bradley Factor

Make Michel Bradley the permanent captain. No disrespect to current skipper Steven Caldwell.

But the Scottish defender is 34 and missed 12 games through injury and suspension this season. Caldwell's run is nearing a close while Toronto will be the 27-year-old Bradley's team for some time to come.

Bradley's work ethic is immense. He is also intense, focused and relentless. Cross him at your peril. The American star served as captain in Caldwell's absence and team brass already seems to look to him for leadership

Toronto has lacked a cut-throat edge. Bradley has it.

Toronto FC should pull the trigger and make Michael Bradley team captain. THE CANADIAN PRESS

4 The Michael Bradley Factor, Part . 2

Find a midfield role that works for Bradley, then surround him with midfielders to enhance his skills. He needs a central midfield partner who can defer to him, moving where Bradley isn't to keep the proper shape.

Great teams move in unison, like a marionette. Someone has to pull the strings but other parts also have to move, finding space and offering up opportunities to keep the attack moving.

Toronto has finishers. It needs providers.

Despite all his talents, Michael Bradley needs support in midfield. TORSTAR NEWS SERVICE

5 What's the deal with Defoe?

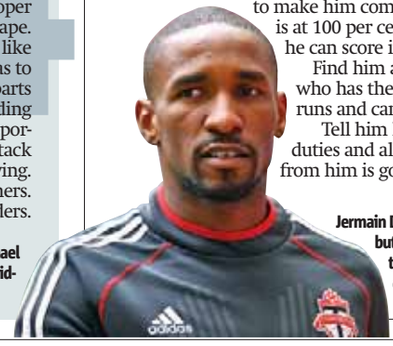
It's time to fish or cut bait with the English star striker. Does he want to be here or doesn't he?

If he doesn't, get him healthy and sell him.

If he does, get him healthy and do whatever it takes to make him comfortable. When he is at 100 per cent, Defoe has shown he can score in this league.

Find him a playmaker or two who has the vision to see Defoe's runs and can deliver the ball.

Tell him he can skip media duties and all the team wants from him is goals, goals, goals.



Jermain Defoe can be great with TFC but he probably will never be the team leader or embassador. Let him do his talking on the pitch. THE CANADIAN PRESS

6 And another thing ...

Give slogans a rest ... Have the CEO button his/her lip ... Find a way to give something back to season ticket-holders ... Do something to include fans. How about an update after each game with a statistical/analytic review that details what worked and what didn't? It doesn't have to include state secrets but it might offer fans an inside view ... Do something at half-time that is worth watching ... Make the playoffs.

Toronto FC supporters have been neglected at BMO Field for too long. THE CANADIAN PRESS

Premier League. Liverpool in 'state of shock' after dramatic finish at QPR

Liverpool profited from an own goal in the fifth minute of injury time to escape with a 3-2 win over Queens Park Rangers on Sunday after one of the most chaotic finishes to a Premier League game.

Four goals were scored in a pulsating final eight minutes at Loftus Road in London — the last unwitting netted by Steven Caulker, who turned the ball into his own goal to gift Liverpool a fortunate victory.

The chaos began in the 67th minute when QPR defender Richard Dunne put Liverpool 1-0 ahead with his record-extending 10th own goal in the Premier League.

Liverpool's second straight win left QPR in last place and increased the pressure on its manager Harry Redknapp.

Liverpool climbed to fifth in the standings after an error-strewn display that heightened the concerns about its brittle defence, particularly with back-to-back games against Real Madrid coming up in the Champions League.

"We're coming up over the next fortnight against the best team in Europe and we have to defend better than that," said Liverpool captain Steven Gerrard, who said he was in a "state of shock" after the crazy finish. THE ASSOCIATED PRESS

Liverpool teammates Steven Gerard and Raheem Sterling celebrate after Steven Caulker's own-goal on Sunday in London. GETTY IMAGES

CFL

Edmonton rides high in Regina

Mike Reilly staged an 84-yard touchdown drive midway through the fourth quarter to lift the Edmonton Eskimos to a 24-19 win over the host Saskatchewan Roughriders on Sunday.

Reilly called his own number on the TD, a five-yard run that saw him dive across the goal-line.

The Esks' defence shut out Kerry Joseph and the Riders until the final minute of the second half, while Reilly and Edmonton's special teams scored 20 unanswered points after halftime to improve to 11-5. THE CANADIAN PRESS

NHL

Rangers quick and stingy vs. Sharks

That was quick.

Martin St. Louis and Rick Nash scored four seconds apart late in the second period, tying a New York Rangers record, and Henrik Lundqvist made 33 saves Sunday in a 4-0 victory over the San Jose Sharks.

Lundqvist extended his franchise mark with his 51st career shutout as the Rangers (3-3-0) won their second consecutive game after losing three straight. He preserved the whitewash by denying Patrick Marleau late in the third period with an acrobatic save. THE ASSOCIATED PRESS

MLB

"Just get us through six in the ballgame and we can turn it over to the bullpen guys. We've got a lot of confidence in everybody we've got down there."

Kansas City Royals manager Ned Yost on his dynamite bullpen. In each game of the ALCS, the three-headed monster of Kelvin Herrera, Wade Davis and all-star closer Greg Holland slammed the door on the Baltimore Orioles, sending Kansas City into the World Series after a 29-year absence. They host the San Francisco Giants as the Fall Classic gets underway Tuesday night.

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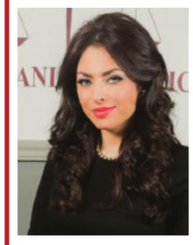

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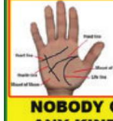

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AUGMENTED REALITY

Stuck on 12 Across? Scan this image with your Metro News app for today's crossword and Sudoku answers. It's OK. No one's watching.

→ See the full instructions on Metro's Voices page.

Horoscopes by Sally Brompton

♈ Aries
March 21 - April 20
A friend will offer you advice you should act on. The solution may be painful in the short-term but if you leave a financial issue unresolved it could be hugely costly in the long-term.

♉ Taurus
April 21 - May 21
There may be many things that interest you but there is only one thing that demands your attention. A serious matter needs to be dealt with today.

♊ Gemini
May 22 - June 21
You may have to cut back on your commitments to save time and money but don't overdo it. Jupiter, planet of excess, is strong in your chart today, so you could go too far.

♋ Cancer
June 22 - July 23
You are in a practical frame of mind and that's good because there are everyday issues that need to be dealt with. Focus especially on money matters over the next 24 hours.

♌ Leo
July 24 - Aug. 23
You can be brutally honest and with communications planet Mercury linked to Jupiter, planet of excess, today it is likely you will say something that shocks those around you. Good!

♍ Virgo
Aug. 24 - Sept. 23
Think deeply about what you are doing and where you are going. It's sensible to take stock once in a while.

♎ Libra
Sept. 24 - Oct. 23
Be careful you don't let an opportunity that is tailor-made for your needs slip by without taking advantage of it.

♏ Scorpio
Oct. 24 - Nov. 22
You seem to be having serious misgivings about what a loved one is proposing to do and it is your duty to speak up about it.

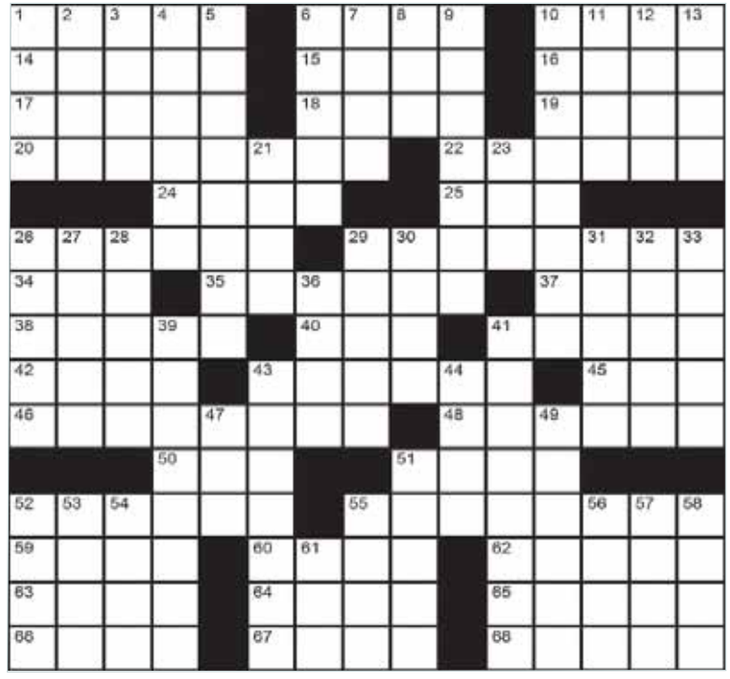
♐ Sagittarius
Nov. 23 - Dec. 21
Slow down a bit and prepare yourself, mentally, emotionally and physically, for the exertions that lie ahead. Don't get involved in anything that is likely to drain your energy.

♑ Capricorn
Dec. 22 - Jan. 20
The news you receive today may not be to your liking but you will still have plenty of time to adjust. Patience is not only a virtue but a necessity if you are to make progress over the next few weeks.

♒ Aquarius
Jan. 21 - Feb. 19
Don't listen to those who say you should be different. You don't need to play a role to make your mark. Act in a way that feels natural to you, not in a way you feel is expected.

♓ Pisces
Feb. 20 - March 20
Life may be unpredictable but that's one of the things that makes it interesting. The planets warn you need to accept that even unsettling events have their place in the cosmic plan.

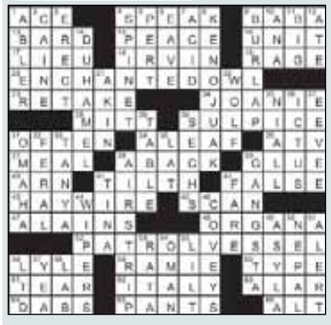
Crossword: Canada Across and Down by Kelly Ann Buchanan



Across
1. Rock band, Papa __
6. Canadian Hip-Hop artist, __ 65
10. Canadian film-maker Mr. Sennett
14. Sum 41's "__ __ Deep"
15. Time Machine people
16. Exuberance
17. Catwalk walk
18. Steven __, Canadian violinist
19. Pharmacy amount
20. Villain's expression when pleased: 2 wds.
22. German author of The Sorrows of Young Werther
24. Barrel
25. Winter's first mo.
26. Sherwood Forest: Maid __
29. S.S. __, Canadian ship (named after a character in Shakespeare's The Winter's Tale) which sank in 1918 off Cappahayden, Newfoundland
34. High card
35. Parchment paper
37. Ms. Campbell
38. Scrumptious
40. All-you-can-what?
41. Tree beavers like
42. Virginia willow
43. CNN host Mr. Zakaria
45. Amateur antonym [abbr.]
46. Montreal street; or, actor Jesse
48. Sci-Fi thriller of 2004 filmed in Ottawa
50. Spencer Davis Group's "__ __ Man"
51. David __ (Yahoo! co-founder)
52. Sauce sort
55. "Penny __" (Horror series)
59. Queen in Disney's "Frozen" (2013)
60. Italian saint Philip
62. Mad
63. Ms. McEntire
64. Previous partners
65. Faring
66. Therefore: French
67. Actor Rob
68. Fiction's Jane's

Down
1. Climb
2. A-ha's "The Sun Always Shines __ __."
3. Longfellow's bell town
4. Anne Murray's "__ _ Have This Dance"
5. Poutine component: 2 wds.
6. Darken
7. __ Bator, Mongolia
8. Bilk
9. Mixed Martial Arts drama starring Nick Jonas, on Bravo
10. __ Sans Frontieres = Doctors Without Borders
11. Care-_-__ (Care Bears home)
12. Money
13. __ socks
21. Ancient symbol
23. Atop, in verse
26. Ms. Bialik of "The Big Bang Theory"
27. Razor-sharp
28. Convened again
29. Emergency light signal
30. Plucked instrument
31. One of The Marx Brothers
32. All
33. Comedian Jay's
36. Fall fall-ee
39. Canadian fiddler Ashley
41. Toronto street; or, Ms. Kane who stars as Mary on "Reign"
43. Pajamas fabric
44. Ms. Falco
47. Friend: French
49. __ Valley, in western Newfoundland
51. Bichon __ (Small dog)
52. Grazing group
53. Margarine
54 Paperback's ID
55. Mr. Carey
56. Reasonable
57. __ Reader (Alternative press magazine)
58. Endurance/longevity
61. Prefix to 'skeleton'

Friday's Crossword



Online

See today's answers at metronews.ca/answers

Sudoku

How to play
Fill in the grid, so that every row, every column and every 3x3 box contains the digits 1-9. There is no math involved.

			9		4	2	5	
6	4				8		9	
5		1	2			8		
2	3		8		7	6		9
8		7	6		1		3	2
		3			5	7		4
	1		4				8	5
	8	5	7		6			

Friday's Sudoku

5	3	2	9	7	8	4	6	1
8	6	7	4	3	1	2	9	5
1	9	4	6	5	2	7	8	3
6	4	3	5	1	9	8	7	2
7	1	5	8	2	6	3	4	9
2	8	9	3	4	7	5	1	6
9	5	6	7	8	3	1	2	4
4	2	8	1	9	5	6	3	7
3	7	1	2	6	4	9	5	8

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